Filing at a Glance

Company:	Bankers Life and Casualty Company
Product Name:	N350, et al (RS)
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	03/16/2020
SERFF Tr Num:	BNLB-132302477
SERFF Status:	Closed-Approved
State Tr Num:	BNLB-132302477
State Status:	Approved
Co Tr Num:	
Effective Date Requested:	On Approval
Author(s):	Diana Panzica, Aaron Buelow, Christopher Cinatl, Alex Esche
Reviewer(s):	Colleen Moore (primary)
Disposition Date:	11/18/2021
Disposition Status:	Approved
Effective Date:	

General Information

Project Name: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 35%

Deemer Date: 11/04/2021
Submitted By: Diana Panzica

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/18/2021
State Status Changed: 11/18/2021
Created By: Diana Panzica
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Per administrative letter 2012-03:
Summary of the filing: We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. The revised rates are 35.0% higher for all policies with policy forms listed above issued on or after 10/1/2004. This is a new filing, and not a resubmission.
The change is an increase in previous rates, and the percentage is 35.0%. The number of affected policyholders is 200. The reason for the increase is that the projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. More details can be found in the attached Actuarial Memorandum.

Company and Contact

Filing Contact Information

Diana Panzica, Actuarial Analyst
111 East Wacker Drive
Chicago, IL 60601

d.willis-panzica@banklife.com
312-396-6071 [Phone]
312-396-5907 [FAX]

Filing Company Information

Bankers Life and Casualty Company
111 East Wacker Drive
Chicago, IL 60601
(312) 396-6000 ext. [Phone]

CoCode: 61263
Group Code: 233
Group Name:
FEIN Number: 36-0770740

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Colleen Moore	11/18/2021	11/18/2021

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Colleen Moore	09/08/2021	09/08/2021
Info has been requested from company	Colleen Moore	07/08/2021	07/13/2021
Info has been requested from company	Colleen Moore	05/04/2021	05/04/2021
Info has been requested from company	Colleen Moore	03/16/2021	03/16/2021
Info has been requested from company	Colleen Moore	01/07/2021	01/07/2021
Info has been requested from company	Colleen Moore	11/30/2020	11/30/2020
Info has been requested from company	Colleen Moore	10/28/2020	10/28/2020
Info has been requested from company	Colleen Moore	09/29/2020	09/29/2020
Info has been requested from company	Colleen Moore	09/09/2020	09/09/2020
Info has been requested from company	Colleen Moore	07/06/2020	07/06/2020

Response Letters

Responded By	Created On	Date Submitted
Aaron Buelow	10/05/2021	10/05/2021
Aaron Buelow	07/21/2021	07/21/2021
Jeff Williford	06/03/2021	06/03/2021
Aaron Buelow	04/14/2021	04/14/2021
Aaron Buelow	02/05/2021	02/05/2021
Aaron Buelow	12/01/2020	12/01/2020
Aaron Buelow	11/10/2020	11/10/2020
Aaron Buelow	10/29/2020	10/29/2020
Aaron Buelow	10/08/2020	10/08/2020
Aaron Buelow	09/03/2020	09/03/2020

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Colleen Moore	04/07/2020	04/07/2020

Response Letters

Responded By	Created On	Date Submitted
Aaron Buelow	05/07/2020	05/07/2020

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	N340_N350_N370_N380_VA	Aaron Buelow	05/19/2020	05/19/2020

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Actuarial Opinion Letter	Reviewer Note	Colleen Moore	10/22/2021	
RRS	Reviewer Note	Colleen Moore	11/30/2020	

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Disposition

Disposition Date: 11/18/2021
Effective Date:
Status: Approved

Comment: In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience reports for the next 3 years comparing the actual results to the results that the company projected in justifying the rate increase. We would expect the first of the three experience report filings to be made no later than 15-18 months after implementation, capturing a full 12 months of experience following the rate implementation, and including updated data through the most recent year end.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Bankers Life and Casualty Company	35.000%	35.000%	$151,545	200	$432,987	35.000%	35.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance/Readability		No
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Current Rates	Received & Acknowledged	Yes
Supporting Document	Filing Status	Received & Acknowledged	Yes
Supporting Document (revised)	Policyholder Notices	Received & Acknowledged	Yes
Supporting Document	Nonforfeiture Benefit Riders	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Policyholder Notices	Withdrawn	No
Supporting Document	Policyholder Notices	Withdrawn	No
Form (revised)	Policyholder Notification Letter	Withdrawn	No
Form (revised)	Downgrade Options	Withdrawn	No
Form (revised)	Removed	Withdrawn	No
Form	Policyholder Notification Letter	Withdrawn	No
Form	Policyholder Notification Letter	Withdrawn	No
Form	Downgrade Options	Withdrawn	No
Form	Downgrade Options	Withdrawn	No
Form	Policyholder Notification Insert	Withdrawn	No
Rate (revised)	N340_N350_N370_N380_VA_Phase1	Approved	Yes
Rate (revised)	Removed	Withdrawn	No
Rate	N340_N350_N370_N380_VA_Phase1	Withdrawn	No
Rate	N340_N350_N370_N380_VA	Withdrawn	No
Rate	N340_N350_N370_N380_VA	Review Pending	No
Rate	N340_N350_N370_N380_VA	Withdrawn	No
Rate	N340_N350_N370_N380_VA	Withdrawn	No
Rate	N340_N350_N370_N380_VA_Phase2	Withdrawn	No
Rate	N340_N350_N370_N380_VA_Phase2	Withdrawn	No

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/08/2021
Submitted Date	09/08/2021
Respond By Date	10/08/2021

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

- Long Term Care Insurance Rate Request Summary (Supporting Document)

- N340_N350_N370_N380_VA_Phase1, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)

- N340_N350_N370_N380_VA_Phase2, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)

Comments: As discussed in our 9/8/21 call, the Bureau will agree to a single 35% increase in rates. To implement the 35% increase, please update the filing to reflect the revised request, including:

- The Overall Rate Impact and filing description on the General Information tab (using a post submission update),
- Revised rate sheets and Company Rate Information on the Rate/Rule Schedule,
- Revised Actuarial Memorandum and all exhibits, and
- A revised Long-Term Care Rate Request Summary and narrative.

Objection 2

- Policyholder Notification Insert, (Form)

Comments: The company had previously indicated it was the intention to use the previously approved letter from BNLB-132098363 as the template for the letter for this filing. As the filing is being revised to a single 35% increase, the steps needed to use that letter as a template are:

1) Delete the Policyholder Notification Insert included on Line Item No. 3 of the Form Schedule.

2) Under Supporting Documentation, update as needed the John Doe versions of the notification documents approved in BNLB-132098363 to illustrate how they will be used in conjunction with the final increase in this filing.

3) In addition to the John Doe versions of the documents, please attach copies of the approved notification documents from BNLB-132098363 under Supporting Documentation.

Objection 3

- Policyholder Notices (Supporting Document)

Comments: We note that in the previously approved policyholder notification letter (LNN(02/17), the last paragraph on page 1 concerning the Contingent Benefit Upon Lapse is not variable. Please confirm if all policyholders will be offered the CBUL.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/13/2021
Submitted Date	07/13/2021
Respond By Date	08/12/2021

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

Comments: Re: Post Submission Update submitted 6/3/21

The Post Submission Update does not reflect the revised 75.5% overall increases. Therefore, please submit a new post submission update with the following items updated:

- Overall Rate Impact and the Filing Description on the General Information tab should reflect the full 75.5% increase.
- The Overall Indicated Change and the Overall Rate Impact on the Rate/Rule Schedule should reflect the full 75.5% requested increase. The Written Premium Change and Minimum/Maximum % Change should also be updated.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)
Comments: The Rate/Rule Schedule and the Rate Request Summary show the impacted enrollment as 197. Page 4 of the Actuarial Memorandum shows 200. Please resolve this discrepancy.

Objection 3

- Nonforfeiture Benefit Riders (Supporting Document)
Comments: Please provide the SERFF filing numbers for the filings in which the nonforfeiture benefit riders were approved.

Objection 4

- N340_N350_N370_N380_VA, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)
Comments: For clarity, please indicate in both the document name and on the rate sheets themselves that the rates are for Phase 1.

Objection 5

- N340_N350_N370_N380_VA_Phase2, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)
Comments: 1) For clarity, please indicate on the rate sheets that these rate represent Phase 2 of the increases.

2) Please revise the Percent Rate Change Request to be 30%.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)
Comments: If the full requested 75.5% increase were granted, would the company be willing to certify to no future rate

increases on this block?

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/04/2021
Submitted Date	05/04/2021
Respond By Date	06/03/2021

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

Comments: In the response to Objection #2 submitted 4/14/21, the company indicates "The updated inforce is reflective of the actual inforce in Virginia on 9/30/2020 issued prior to rate stability regulations, and is not approximated." Please confirm that the revised enrollment in this filing reflects the post stability enrollment.

Objection 2

- N340_N350_N370_N380_VA, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)

Comments: The rate sheets appear to be for the initial 35% increase only. Since the Company is now requesting a series of 2 increases, please attach the rate sheets for the 2nd increase.

Objection 3

Comments: This filing and the filing BNLB-132302421 have been revised to include a 2-stage increase. The company had indicated its intention to use the forms previously approved in BNLB-132098363, however, those forms do not include variability to accommodate a multi-stage increase. Therefore, new forms will need to be submitted for review and approval.

To facilitate the review of the new forms, the company can submit updated forms in one of the current open filings based on the previously approved language, but with variability added for multiple increases. This would include the Policyholder Notification Letter, Policyholder Notification Letter Downgrade Selection Form and the Statement of Variability. These forms could then be used as a template for the other open filing and for future filings.

Please advise how the company would like to handle the policyholder notification materials.

Objection 4

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please update the rate request summary to reflect the revised requested increase.

Objection 5

Comments: The post submission update submitted 2/5/21 was disallowed due to questions on the enrollment and premium figures. The company addressed the changes in the response to Objection 2 submitted 4/14/21. Therefore, please submit a new post submission update with the changes.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED

unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/16/2021
Submitted Date	03/16/2021
Respond By Date	04/15/2021

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing must be clearly identified and explained in detail. For clarity, multiple changes should be summarized in a cover letter, etc.

Objection 1

Comments: The objection response dated 2/5/21 indicates the company has updated the filing to include more recent data and updated the Actuarial Memorandum and projection. However, these items do not appear to be attached to the objection response. Please attach the updated Actuarial Memorandum, experience and projections.

Objection 2

Comments: Please explain why the Number of Policyholders and Written Premium on the Rate/Rule Schedule increased when the data was updated to 9/30/2020 in the post submission update submitted 2/5/21. The cover letter indicates this filing includes policies sold prior to 9/1/05.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues described above. Upon subsequent review, other concerns may require attention.

A response to this request for information is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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Please let me know if you need additional clarification.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/07/2021
Submitted Date	01/07/2021
Respond By Date	02/06/2021

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Policyholder Notices (Supporting Document)

Comments: Provide a detailed explanation of how the increase will be handled for members on waiver of premium.

- How will they be notified?

- When will the increase go into effect?

- When will the policyholder have to notify the Company of their decision?

Objection 2

- Policyholder Notices (Supporting Document)

Comments: Page 1 of the Policyholder Notification Letter says "If you stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse." Please confirm if the Company is offering the Contingent Benefit Upon Lapse to any policyholder whose policy lapses within 120 days of the premium increase or if it is only offered to those policyholders in which the premium increase is a "substantial premium increase" as defined by 14VAC5-200-183 D. 3.

Objection 3

- Policyholder Notices (Supporting Document)

Comments: The Policyholder Notification Letter references an optional Nonforfeiture Benefit. Please attach a copy of the nonforfeiture benefits applicable to this policy.

Objection 4

- Policyholder Notices (Supporting Document)

Comments: Please provide a John Doe version of each form demonstrating the final example of how the letter will appear to a policy holder.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should

you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/30/2020
Submitted Date	11/30/2020
Respond By Date	12/30/2020

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Policyholder Notification Letter, LNN (02/17).pdf (Form)

- Downgrade Options, LTCA.pdf (Form)

Comments: 1) Please move the policyholder notification documents from the Form Schedule tab to Supporting Documentation, as they have already been approved in BNLB-132098363.

2) Please also attach the Statement of Variability for the policyholder letter and the premium increase reduction form under Supporting Documentation.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/28/2020
Submitted Date	10/28/2020
Respond By Date	11/27/2020

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Policyholder Notification Letter, KPN (2-17).pdf (Form)

- Downgrade Options, LTCA.pdf (Form)

Comments: In the objection response submitted 10/8/20, the company indicated you would prefer to use the policyholder notification documents currently under review in filing BNLB-132098363. If so, please remove the documents currently attached under the Form Schedule tab. When the review is completed under BNLB-132098363, attach the approved policyholder notification form(s) and the Statement of Variability under Supporting Documentation in this filing.

Objection 2

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please revise the Outlook for Future Rate Increases section to reflect what the company anticipates happening based on experience. For example:

- If experience materializes as currently projected, another increase is likely.
- Future rate increases are not expected unless experience worsens from current levels.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Senior Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/29/2020
Submitted Date	09/29/2020
Respond By Date	10/29/2020

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1.Please provide the total number of originally issued policies and the number remaining in active premium-paying status.

2.Please provide the active life reserve as of the projection date.

3.Please provide in Excel format an exhibit showing the rate increase history and status of existing rate increase requests in each state, including the cumulative approved rate increase percentage and the in force annualized premium for each state.

4.Provide a discussion of the credibility of the company's data, including the total number of claims in the company's historical experience.

5.If industry data is used in setting any assumption, include a discussion of any adjustments made to reflect the company's unique business, especially regarding the morbidity assumption.

6.Please explain how claims cost expectations at older ages are developed if data is not fully credible at those ages.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/09/2020
Submitted Date	09/09/2020
Respond By Date	10/09/2020

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: Are there any partnership policies outstanding in the Virginia block?

Objection 2

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: 1) The Rate Request Summary indicates the company plans to file future increases until rates are at the prevailing level. Please note that bringing rates to the "prevailing level" is not a basis for filing for a rate increase in Virginia. Please revise the wording in the Outlook for Future Rate Increases column.

2) Please combine the Rate Request Summary and the Summary Narrative into a single PDF document.

Objection 3

Comments: The policyholder notification documents and statements of variability referred to in the response to Objection 9 submitted 9/3/2020 do not appear to have been attached. Please attach copies of the documents.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Colleen Moore
Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/06/2020
Submitted Date	07/06/2020
Respond By Date	09/04/2020

Dear Diana Panzica,

Introduction:

The Bureau has the following concerns and/or needs additional information to continue its review.

Please note, any revisions, modifications, or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

Comments: Since the previously approved filing was before SERFF, please attach the previously approved current rates in Supporting Documentation.

Objection 2

- N340_N350_N370_N380_VA, [GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A] (Rate)

Comments: 1) Please confirm the form numbers listed under Affected Form Numbers match the approved form numbers exactly. Should GRN370 be GR-N370?

2) There are discrepancies between the form numbers listed under Affected Form Numbers and the form numbers shown on the rate sheets for some of the riders. Please revise so that all form numbers exactly match the approved form numbers.

- Should 206A be 206A-VA?
- Should 226A be 226A-VA?
- Should 226G bs 226G-VA?

Objection 3

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: 1) The Filing Description and Rate Request Summary say that 196 policyholders will be affected, while the Rate/Rule Schedule shows 35 affected policyholders. Please resolve this discrepancy.

2) Please attach to the Rate Request Summary a narrative summarizing the key information used to develop the rates, including the main drivers for the revised rates, in very consumer-friendly language.

Objection 4

Comments: We note that the Company reported that the premium rates were insufficient in the 2016, 2017, 2018 and 2019 Long Term Care Annual Reports. We also note that the company did not respond to outstanding objections in the previously filed rate increase request under SERFF # BNLB-131284752.

1) Pursuant to 14VAC5-200-125 A. 1. (2) (b), please explain why a plan of action was not submitted to the Virginia Bureau of Insurance, including a timeframe for the reestablishment of adequate margins for moderately adverse experience.

2) Please explain why the company did not include in this filing responses to the objections raised in the previously disapproved filing.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide sufficient detail or documentation so that any projections can be recreated. Please provide a copy of all projections in Excel with working formulas.

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please revise the Actuarial Memorandum certification for compliance with 14VAC5-200-153.B.2.

2) For compliance with 14VAC5-200-153.B.3, revise the Actuarial Memorandum to include:
- Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;
- Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;
- A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;
- A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please provide Table 1 with Pre-stability and Post-stability broken out broken out separately. Clearly specify the exact policy issue dates for each block.

2) Since Table I indicates there are no Virginia policyholders in Policies GR-N190 and GR-N194, the reference to such should be removed in the memorandum and any exhibits should be revised to exclude that experience from the projections.

3) For compliance with 14VAC5-130-70.B.6, please provide a separate Exhibit 1 with Virginia only post-stability experience. Exhibits should only include experience based on forms for which there are current Virginia policyholders.

4) For compliance with 14VAC5-130-70.B.6.b, provide a statement indicating the basis for determining the rate revision (Virginia, national or blended); and if the basis is blended, the credibility factor assigned to the Virginia experience.

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please advise if the actuarial assumptions associated with the rate increase request are consistent with the assumptions embedded in the most recent asset adequacy testing. If not, either make the appropriate revisions or explain any discrepancies.

2) Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms introduction.

3) Please provide an actual-to-expected analysis on the original assumptions and those included in the current filing.

4) Please advise in which states the company has requested rate increases on this block and describe how the rate changes requested in Virginia compare with those in other states, along with a listing of the status of the rate reviews in those other states.

5) Please provide a loss ratio projection (both past and future) which reflects all the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.

6) Please state the lifetime loss ratio anticipated in the original filing.

7) Provide a description of the basis for the reserves and justification for the reserve levels provided.

8) Provide a description, along with an exhibit, showing the anticipated policy reserves and additional reserves to be held in each future year for active lives.

9) Please provide all projections necessary to evaluate the requests based on both the Prospective Present Value Approach (or Texas Method) and the "If-Knew/ Makeup Blend" approach (or Minnesota Method).

10) Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

11) What steps have been taken to minimize rate increases on this block of business?

Objection 9

Comments: Per 14VAC5-200-75, please provide a premium increase notification letter under the Form Schedule for our review. However, if the applicable premium increase notification letter has been previously approved it should be placed in the Supporting Documentation section and its approval noted along with the SERFF number where it was approved.

A Statement of Variability should be provided, as necessary, and placed under the Supporting Documentation section. Any attachments, FAQ, or other documents included in the policy holder notification mailing should also be provided in the Supporting Documentation section.

After our review, a John Doe letter will be requested demonstrating the final example of how the letter will appear to a policy/certificate holder.

Note, if a company has several similar filings, it may opt to design a template letter with appropriate variability that could be used for multiple filings.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed. Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore

Insurance Market Examiner

Sincerely,
Colleen Moore

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/07/2020
Submitted Date	04/07/2020
Respond By Date	05/07/2020

Dear Diana Panzica,

Introduction:

The Bureau has completed a preliminary review of this filing and has the following concerns and/or requests. A more detailed and thorough review will be performed once these concerns are addressed.

Please note, any revisions, modifications or changes of any type to this filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- N340_N350_N370_N380_VA, [GR-N340, GR-N350, GRN370, GR-N380] (Rate)

Comments: Rate/Rule Schedule

1) Please list all applicable riders under Affected Form Numbers.

2) Please complete the Previous State Filing Number. Since this is the first rate revision filing for these forms, the previous rate filing would be the initial rate/form filing in which these rates were approved.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm the beginning and ending issue dates for the policies included in this filing. The Actuarial Memorandum indicates this filing applies to policies issued on or after "the October 1, 2004 effective date of rate stability regulation. Under Virginia insurance code, 14VAC5-200-150 applies to policies issued prior to 10/1/03. The rate stabilization standards in 14VAC5-200-153 apply to policies issued on or after 10/1/03 and prior to 9/1/05. The rate stabilization standards in 14VAC5-200-154 apply to policies issued on or after 9/1/05.

Objection 3

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please update the version of the Rate Request Summary (RRS) to the current version available in SERFF. The RRS should include a brief narrative providing an explanation for the increase, in very consumer friendly language, which would be easily understood by an older consumer with little insurance background.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Upon subsequent review, other concerns may require attention.

IMPORTANT! PLEASE NOTE: A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED and CLOSED unless an extension is requested. An initial extension of up to 30-days will be granted upon request before the Respond By Date.

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Should you need clarification, please contact me.

Thank you for your courtesy and consideration in this matter.

Colleen Moore
Insurance Market Examiner

Sincerely,
Colleen Moore

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/05/2021
Submitted Date	10/05/2021

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing.

Response 1

Comments:

We have submitted a post submission update to change the filing description to update General Information and Rate/Rule Schedule tabs, and updated the rate sheets to reflect the original request. We have also reverted the Actuarial Memorandum to the version attached in response to the September 29, 2020 objection and provided an updated Long Term Care Insurance Rate Request Summary and narrative.

Related Objection 1

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*
- *N340_N350_N370_N380_VA_Phase2, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)*
- *N340_N350_N370_N380_VA_Phase1, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)*
- *Long Term Care Insurance Rate Request Summary (Supporting Document)*

Comments: As discussed in our 9/8/21 call, the Bureau will agree to a single 35% increase in rates. To implement the 35% increase, please update the filing to reflect the revised request, including:

- The Overall Rate Impact and filing description on the General Information tab (using a post submission update),
- Revised rate sheets and Company Rate Information on the Rate/Rule Schedule,
- Revised Actuarial Memorandum and all exhibits, and
- A revised Long-Term Care Rate Request Summary and narrative.

Changed Items:

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf NW Exhibit 2 - Post.xlsx NW Exhibit 1 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx NW Exhibit 3 - Post.xlsx VA Memo - N350 - Post 20200929.pdf NW Exhibit 7 - Post.xlsx NW Exhibit 8 - Post.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *NW Exhibit 1 - Post.xlsx* *NW Exhibit 4 - Post.xlsx* *NW Exhibit 5 - Post.xlsx* *NW Exhibit 6 - Post.xlsx* *VA Exhibit 1 - Post.xlsx* *NW Exhibit 2 - Post.xlsx* *NW Exhibit 3 - Post.xlsx* *NW Exhibit 7 - Post.xlsx* *NW Exhibit 8 - Post.xlsx* *NW Exhibit Ia - 20210107.xlsx* *VA Memo - N350 - Post 20210107.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *NW Exhibit 1 - Post.xlsx* *NW Exhibit 4 - Post.xlsx* *NW Exhibit 5 - Post.xlsx* *NW Exhibit 6 - Post.xlsx*

	VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx VA Memo - N350 - Post 20200929.pdf NW Exhibit 7 - Post.xlsx NW Exhibit 8 - Post.xlsx
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post 20200706.pdf NW Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post.pdf Exhibit I Post.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Cover Letter - N350 - Post.pdf VA_Certification.pdf VA Memo - N350 - Post.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf Post Exhibit I.pdf

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf NW Exhibit 2 - Post.xlsx NW Exhibit 1 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx NW Exhibit 3 - Post.xlsx VA Memo - N350 - Post 20200929.pdf NW Exhibit 7 - Post.xlsx NW Exhibit 8 - Post.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *NW Exhibit 1 - Post.xlsx* *NW Exhibit 4 - Post.xlsx* *NW Exhibit 5 - Post.xlsx* *NW Exhibit 6 - Post.xlsx* *VA Exhibit 1 - Post.xlsx* *NW Exhibit 2 - Post.xlsx* *NW Exhibit 3 - Post.xlsx* *NW Exhibit 7 - Post.xlsx* *NW Exhibit 8 - Post.xlsx* *NW Exhibit Ia - 20210107.xlsx* *VA Memo - N350 - Post 20210107.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *NW Exhibit 1 - Post.xlsx* *NW Exhibit 4 - Post.xlsx* *NW Exhibit 5 - Post.xlsx* *NW Exhibit 6 - Post.xlsx*

	VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx VA Memo - N350 - Post 20200929.pdf NW Exhibit 7 - Post.xlsx NW Exhibit 8 - Post.xlsx
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post 20200706.pdf NW Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post.pdf Exhibit I Post.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Cover Letter - N350 - Post.pdf VA_Certification.pdf VA Memo - N350 - Post.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf Post Exhibit I.pdf

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Attachment(s):	LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20210908.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20210713.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20210504.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20201028.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20200909.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf* *Rate Increase Summary Narrative.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC - Rate Request Summary Post.pdf*

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	N340_N350_N370_N380_VA_Phase1	GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A	Revised	Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35	N340_N350_N370_N380_VA - RS.pdf,	10/05/2021 By: Aaron Buelow
Previous Version						
1	*N340_N350_N370_N380_VA_Phase1*	*GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A*	*Revised*	*Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS Phase 1 - 35%.pdf,*	*07/21/2021 By: Aaron Buelow*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A*	*Revised*	*Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*09/03/2020 By: Aaron Buelow*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A*	*Revised*	*Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*05/19/2020 By:*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A*	*Revised*	*Previous State Filing Number: BNLB-131284752 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*05/07/2020 By: Aaron Buelow*
Previous Version						
1	*N340_N350_N370_N3*	*GR-N340, GR-N350,*	*Revised*	*Previous State Filing*	*N340_N350_N370_N3*	*03/16/2020*

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Rate/Rule Schedule Item Changes

	80_VA	*GRN370, GR-N380*		*Number:* *Percent Rate Change Request:* *35*	*80_VA - RS.pdf,*	*By: Diana Panzica*
2	Removed		Other	Previous State Filing Number: Rate Action Other Explanation:		10/05/2021 By: Aaron Buelow
Previous Version						
2	*N340_N350_N370_N380_VA_Phase2*	*GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A*	*Revised*	*Previous State Filing Number:* *007 0000018586* *Percent Rate Change Request:* *30*	*N340_N350_N370_N380_VA - RS Phase 2 - 35% + 30%.pdf,*	*07/21/2021* *By: Aaron Buelow*
Previous Version						
2	*N340_N350_N370_N380_VA_Phase2*	*GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A*	*Revised*	*Previous State Filing Number:* *007 0000018586* *Percent Rate Change Request:* *75.5*	*N340_N350_N370_N380_VA - RS - Phase 2.pdf,*	*06/03/2021* *By: Jeff Williford*

Response 2

Comments:

We have deleted the Policyholder Notification Insert and attached the notification documents approved in BNLB-132098363.

Related Objection 2

Applies To:

- *Policyholder Notification Insert, (Form)*

Comments: The company had previously indicated it was the intention to use the previously approved letter from BNLB-132098363 as the template for the letter for this filing. As the filing is being revised to a single 35% increase, the steps needed to use that letter as a template are:

1) Delete the Policyholder Notification Insert included on Line Item No. 3 of the Form Schedule.

2) Under Supporting Documentation, update as needed the John Doe versions of the notification documents approved in BNLB-132098363 to illustrate how they will be used in conjunction with the final increase in this filing.

3) In addition to the John Doe versions of the documents, please attach copies of the approved notification documents from BNLB-132098363 under Supporting Documentation.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Removed		OTH	Other				Date Submitted: 10/05/2021 By: Aaron Buelow
Previous Version								
1	*Policyholder Notification Insert*		*OTH*	*Initial*			*VA LTC N350 Insert 20210504.pdf*	*Date Submitted: 06/03/2021 By: Jeff Williford*

No Rate/Rule Schedule items changed.

Response 3

Comments:

Yes, all policyholders will be offered the CBUL.

Related Objection 3

Applies To:

- Policyholder Notices (Supporting Document)

Comments: We note that in the previously approved policyholder notification letter (LNN(02/17), the last paragraph on page 1 concerning the Contingent Benefit Upon Lapse is not variable. Please confirm if all policyholders will be offered the CBUL.

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notices
Comments:	Policyholder notification documents approved in BNLB-132098363
Attachment(s):	Statement of Variability for LNN_rev4.pdf Statement of Variability for LTCA.pdf VA sample ph notification letter_LNN_rev5_John Doe.pdf VA sample ph notification letter_LNN_rev5.pdf Premium Increase Reduction Options Election Form_LTCA_rev.pdf Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notices*
Comments:	*Policyholder notification documents approved in BNLB-132098363*
Attachment(s):	*Statement of Variability for LNN_rev4.pdf* *Statement of Variability for LTCA.pdf* *VA sample ph notification letter_LNN_rev5_John Doe.pdf* *Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf*
Previous Version	
Satisfied - Item:	*Policyholder Notices*
Comments:	*Policyholder notification documents approved in BNLB-132098363*
Attachment(s):	*VA sample ph notification letter_LNN_rev5.pdf* *Statement of Variability for LNN_rev4.pdf* *Premium Increase Reduction Options Election Form_LTCA_rev.pdf* *Statement of Variability for LTCA.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this Long Term Care rate increase filing. Let us know if there are any additional changes required to secure approval of the 35% increase requested.

Sincerely,

Aaron Buelow

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/21/2021
Submitted Date	07/21/2021

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing.

Response 1

Comments:

I apologize for the oversight. We have created a new Post Submission Update so that the Overall Rate Impact, the Maximum Change, and the Minimum Change are set to 75.5%, and the Written Premium Change is $326,905, to align with the updated rate increase request and inforce.

Related Objection 1

Comments: Re: Post Submission Update submitted 6/3/21

The Post Submission Update does not reflect the revised 75.5% overall increases. Therefore, please submit a new post submission update with the following items updated:

- Overall Rate Impact and the Filing Description on the General Information tab should reflect the full 75.5% increase.
- The Overall Indicated Change and the Overall Rate Impact on the Rate/Rule Schedule should reflect the full 75.5% requested increase. The Written Premium Change and Minimum/Maximum % Change should also be updated.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

We apologize for the discrepancy. We have updated the Request Summary and the Rate/Rule Schedule to reflect the 200 policies and $432,987 in Annualized Premium inforce on September 30, 2020, consistent with the Actuarial Memorandum.

Related Objection 2

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: The Rate/Rule Schedule and the Rate Request Summary show the impacted enrollment as 197. Page 4 of the Actuarial Memorandum shows 200. Please resolve this discrepancy.

Changed Items:

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20210713.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20210504.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20201028.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20200909.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf* *Rate Increase Summary Narrative.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC - Rate Request Summary Post.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Riders 206A-VA(02) and 228R-VA were approved prior to SERFF in submissions 007 0000018586 (approved December 9, 2002) and 007 0000011841 (approved May 27, 1999), respectively.

Related Objection 3

Applies To:

- Nonforfeiture Benefit Riders (Supporting Document)

Comments: Please provide the SERFF filing numbers for the filings in which the nonforfeiture benefit riders were approved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

We apologize for any confusion. We have updated the naming to include the Phase of the increase and the percentage of the increase.

Related Objection 4

Applies To:

- N340_N350_N370_N380_VA, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)

Comments: For clarity, please indicate in both the document name and on the rate sheets themselves that the rates are for Phase 1.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	N340_N350_N370_N380_VA_Phase1	GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A	Revised	Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35	N340_N350_N370_N380_VA - RS Phase 1 - 35%.pdf,	07/21/2021 By: Aaron Buelow
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A*	*Revised*	*Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*09/03/2020 By: Aaron Buelow*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A*	*Revised*	*Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*05/19/2020 By:*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A*	*Revised*	*Previous State Filing Number: BNLB-131284752 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*05/07/2020 By: Aaron Buelow*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*03/16/2020 By: Diana Panzica*

Response 5

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Comments:

We apologize for any confusion. We have updated the naming to include the Phase of the increase and the percentage of the increase. We have also updated the Percent Rate Change Request associated with these rate sheets to 30%.

Related Objection 5

Applies To:

- N340_N350_N370_N380_VA_Phase2, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)

Comments: 1) For clarity, please indicate on the rate sheets that these rate represent Phase 2 of the increases.

2) Please revise the Percent Rate Change Request to be 30%.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	N340_N350_N370_N380_VA_Phase2	GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A	Revised	Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 30	N340_N350_N370_N380_VA - RS Phase 2 - 35% + 30%.pdf,	07/21/2021 By: Aaron Buelow
Previous Version						
1	*N340_N350_N370_N380_VA_Phase2*	*GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A*	*Revised*	*Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 75.5*	*N340_N350_N370_N380_VA - RS - Phase 2.pdf,*	*06/03/2021 By: Jeff Williford*

Response 6

Comments:

While we do not currently have any plans to pursue further rate increases on this block, we are hesitant to certify that no future rate increases will be sought or needed. We would be willing to certify that we will not file for a rate increase on this block in Virginia for five years following the implementation of the second phase of this increase.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: If the full requested 75.5% increase were granted, would the company be willing to certify to no future rate increases on this block?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this Long Term Care rate increase filing, please contact us if you have any additional questions or concerns.

Sincerely,
Aaron Buelow

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/03/2021
Submitted Date	06/03/2021

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing.

Response 1

Comments:

The revised enrollment in this filing reflects the post stability environment.

Related Objection 1

Comments: In the response to Objection #2 submitted 4/14/21, the company indicates "The updated inforce is reflective of the actual inforce in Virginia on 9/30/2020 issued prior to rate stability regulations, and is not approximated." Please confirm that the revised enrollment in this filing reflects the post stability enrollment.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

The rate sheets that incorporate the first and second rate increase are attached.

Related Objection 2

Applies To:

- N340_N350_N370_N380_VA, [GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A] (Rate)

Comments: The rate sheets appear to be for the initial 35% increase only. Since the Company is now requesting a series of 2 increases, please attach the rate sheets for the 2nd increase.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	N340_N350_N370_N380_VA_Phase2	GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A	Revised	Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 75.5	N340_N350_N370_N380_VA - RS - Phase 2.pdf,	06/03/2021 By: Jeff Williford

Response 3

Comments:

We would like to use the same Policyholder Notification Letter, Policyholder Notification Letter Downgrade Selection Form, and Statement of Variability previously approved for our Legacy forms. We would also like to include the attached insert that notifies the policyholder of the rate increase percentages and timing unique to this rate increase schedule.

Related Objection 3

Comments: This filing and the filing BNLB-132302421 have been revised to include a 2-stage increase. The company had indicated its intention to use the forms previously approved in BNLB-132098363, however, those forms do not include variability to accommodate a multi-stage increase. Therefore, new forms will need to be submitted for review and approval.

To facilitate the review of the new forms, the company can submit updated forms in one of the current open filings based on the previously approved language, but with variability added for multiple increases. This would include the Policyholder Notification Letter, Policyholder Notification Letter Downgrade Selection Form and the Statement of Variability. These forms could then be used as a template for the other open filing and for future filings.

Please advise how the company would like to handle the policyholder notification materials.

Changed Items:

No Supporting Documents changed.

No Rate/Rule Schedule items changed.

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Response 4

Comments:

The attached Rate Request Summary has been updated to reflect the revised requested increase.

Related Objection 4

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please update the rate request summary to reflect the revised requested increase.

Changed Items:

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20210504.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20201028.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20200909.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf* *Rate Increase Summary Narrative.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC - Rate Request Summary Post.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

We have submitted a new post submission update with the updated enrollment and premium figures.

Related Objection 5

Comments: The post submission update submitted 2/5/21 was disallowed due to questions on the enrollment and premium figures. The company addressed the changes in the response to Objection 2 submitted 4/14/21. Therefore, please submit a new post submission update with the changes.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

If you have any questions or concerns, feel free to contact us.

Sincerely,

Jeff Williford

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/14/2021
Submitted Date	04/14/2021

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing.

Response 1

Comments:

I apologize for the omission. The Actuarial Memorandum and projection have been updated to reflect this update to the request, and experience incurred through 12/31/2019 and paid through 3/31/2020. Unfortunately, we were unable to split the experience and projection based on the applicability of the rate stability regulation, so the updated Actuarial Memorandum and projection include experience for policies issued before and after the rate stability regulation was enacted.

Related Objection 1

Comments: The objection response dated 2/5/21 indicates the company has updated the filing to include more recent data and updated the Actuarial Memorandum and projection. However, these items do not appear to be attached to the objection response. Please attach the updated Actuarial Memorandum, experience and projections.

Changed Items:

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf NW Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx NW Exhibit 7 - Post.xlsx NW Exhibit 8 - Post.xlsx NW Exhibit Ia - 20210107.xlsx VA Memo - N350 - Post 20210107.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *NW Exhibit 1 - Post.xlsx* *NW Exhibit 4 - Post.xlsx* *NW Exhibit 5 - Post.xlsx* *NW Exhibit 6 - Post.xlsx* *VA Exhibit 1 - Post.xlsx* *NW Exhibit 2 - Post.xlsx* *NW Exhibit 3 - Post.xlsx* *VA Memo - N350 - Post 20200929.pdf* *NW Exhibit 7 - Post.xlsx* *NW Exhibit 8 - Post.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *VA Memo - N350 - Post 20200706.pdf* *NW Exhibit 1 - Post.xlsx* *NW Exhibit 4 - Post.xlsx* *NW Exhibit 5 - Post.xlsx*

	NW Exhibit 6 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post.pdf Exhibit I Post.pdf
Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Cover Letter - N350 - Post.pdf VA_Certification.pdf VA Memo - N350 - Post.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf Post Exhibit I.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

I apologize for the discrepancy. I have reviewed the data initially provided, and found that instead of reflecting the actual distribution of inforce in Virginia based on the effective date of rate stability regulations, the distribution of inforce in Virginia was approximated based on the actual distribution of inforce Nationwide and the total inforce in Virginia. The updated inforce is reflective of the actual inforce in Virginia on 9/30/2020 issued prior to rate stability regulations, and is not approximated.

Related Objection 2

Comments: Please explain why the Number of Policyholders and Written Premium on the Rate/Rule Schedule increased when the data was updated to 9/30/2020 in the post submission update submitted 2/5/21. The cover letter indicates this filing includes policies sold prior to 9/1/05.

Changed Items:

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this rate increase filing. Do not hesitate to contact us if you have any additional questions or concerns.

Sincerely,
Aaron Buelow

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/05/2021
Submitted Date	02/05/2021

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing. In addition to responding to the objections raised in the letter dated January 7, 2021, we have updated the filing to include more recent data, and to request the full amount that the company had initially planned on pursuing over two filings. The requested amount on the Rate/Rule Schedule has been updated to 75.5% (which would be implemented as a 35% increase followed 12 months later by a 30% increase), and the Written Premium and Policy Holders Affected have been updated to reflect inforce as of 9/30/2020. Additionally, the Actuarial Memorandum and projection have been updated to reflect this update to the request, and experience incurred through 12/31/2019 and paid through 3/31/2020. Unfortunately, we were unable to split the experience and projection based on the applicability of the rate stability regulation, so the updated Actuarial Memorandum and projection include experience for policies issued before and after the rate stability regulation was enacted.

Response 1

Comments:

If on waiver of premium, the policyholder will be notified that their increase will be effective after they have come off claim/waiver and that, at that time, they will be able to discuss their options with our customer service department. They will be given 30 days to submit their premium when they come off waiver of premium.

Related Objection 1

Applies To:

- Policyholder Notices (Supporting Document)

Comments: Provide a detailed explanation of how the increase will be handled for members on waiver of premium.

- How will they be notified?

- When will the increase go into effect?

- When will the policyholder have to notify the Company of their decision?

Changed Items:

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notices
Comments:	Policyholder notification documents approved in BNLB-132098363
Attachment(s):	Statement of Variability for LNN_rev4.pdf Statement of Variability for LTCA.pdf VA sample ph notification letter_LNN_rev5_John Doe.pdf Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notices*
Comments:	*Policyholder notification documents approved in BNLB-132098363*
Attachment(s):	*VA sample ph notification letter_LNN_rev5.pdf* *Statement of Variability for LNN_rev4.pdf* *Premium Increase Reduction Options Election Form_LTCA_rev.pdf* *Statement of Variability for LTCA.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

We will offer the Contingent Benefit Upon Lapse to any policyholder whose policy lapses within 120 days of premium increase.

Related Objection 2

Applies To:

- Policyholder Notices (Supporting Document)

Comments: Page 1 of the Policyholder Notification Letter says "If you stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse." Please confirm if the Company is offering the Contingent Benefit Upon Lapse to any policyholder whose policy lapses within 120 days of the premium increase or if it is only offered to those policyholders in which the premium increase is a "substantial premium increase" as defined by 14VAC5-200-183 D. 3.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notices
Comments:	Policyholder notification documents approved in BNLB-132098363
Attachment(s):	Statement of Variability for LNN_rev4.pdf Statement of Variability for LTCA.pdf VA sample ph notification letter_LNN_rev5_John Doe.pdf Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notices*
Comments:	*Policyholder notification documents approved in BNLB-132098363*
Attachment(s):	*VA sample ph notification letter_LNN_rev5.pdf* *Statement of Variability for LNN_rev4.pdf* *Premium Increase Reduction Options Election Form_LTCA_rev.pdf* *Statement of Variability for LTCA.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Copies of our Nonforfeiture Benefit Riders are attached. Rider 206A provides for a Reduced Paid Up Nonforfeiture Benefit, and Rider 228R provides for a Return of Premium Nonforfeiture Benefit.

Related Objection 3

Applies To:

- Policyholder Notices (Supporting Document)

Comments: The Policyholder Notification Letter references an optional Nonforfeiture Benefit. Please attach a copy of the nonforfeiture benefits applicable to this policy.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Nonforfeiture Benefit Riders
Comments:	
Attachment(s):	206A.pdf 228R.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

John Doe versions of the policyholder notices have been attached.

Related Objection 4

Applies To:

- Policyholder Notices (Supporting Document)

Comments: Please provide a John Doe version of each form demonstrating the final example of how the letter will appear to a policy holder.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notices
Comments:	Policyholder notification documents approved in BNLB-132098363
Attachment(s):	Statement of Variability for LNN_rev4.pdf Statement of Variability for LTCA.pdf VA sample ph notification letter_LNN_rev5_John Doe.pdf Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf
Previous Version	
Satisfied - Item:	*Policyholder Notices*
Comments:	*Policyholder notification documents approved in BNLB-132098363*
Attachment(s):	*VA sample ph notification letter_LNN_rev5.pdf* *Statement of Variability for LNN_rev4.pdf* *Premium Increase Reduction Options Election Form_LTCA_rev.pdf* *Statement of Variability for LTCA.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this filing. Do not hesitate to contact us if you have any additional questions or concerns.

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Sincerely,
Aaron Buelow

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/01/2020
Submitted Date	12/01/2020

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing.

Response 1

Comments:

1) Thank you for the guidance. We have moved the policyholder notification documents approved in BNLB-132098363 to Policyholder Notices on the Supporting Documentation tab.

2) We have also supplied the Statements of Variability from BNLB-132098363 to Policyholder Notices on the Supporting Documentation tab.

Related Objection 1

Applies To:

- *Policyholder Notification Letter, LNN (02/17).pdf (Form)*
- *Downgrade Options, LTCA.pdf (Form)*

Comments: 1) Please move the policyholder notification documents from the Form Schedule tab to Supporting Documentation, as they have already been approved in BNLB-132098363.

2) Please also attach the Statement of Variability for the policyholder letter and the premium increase reduction form under Supporting Documentation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notices
Comments:	Policyholder notification documents approved in BNLB-132098363
Attachment(s):	VA sample ph notification letter_LNN_rev5.pdf Statement of Variability for LNN_rev4.pdf Premium Increase Reduction Options Election Form_LTCA_rev.pdf Statement of Variability for LTCA.pdf

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Notification Letter	LNN (02/17).pdf	OTH	Other	Moved to Supporting Documentation - Approved BNLB-132098363			Date Submitted: 12/01/2020 By: Aaron Buelow
Previous Version								
1	*Policyholder Notification Letter*	*LNN (02/17).pdf*	*OTH*	*Other*	*Requested Notice Approve BNLB-132098363*	*50.340*	*VA sample ph notification letter_LNN_rev5.pdf*	*Date Submitted: 11/10/2020 By: Aaron Buelow*
Previous Version								
1	*Policyholder Notification Letter*	*KPN (2-17).pdf*	*OTH*	*Other*	*Requested Notice*	*50.340*	*KPN (2-17).pdf, Statement of Variability for KPN (2-17).pdf*	*Date Submitted: 10/08/2020 By: Aaron Buelow*
2	Downgrade Options	LTCA.pdf	OTH	Other	Moved to Supporting Documentation - Approved BNLB-132098363			Date Submitted: 12/01/2020 By: Aaron Buelow
Previous Version								
2	*Downgrade Options*	*LTCA.pdf*	*OTH*	*Other*	*Requested Notice Approve BNLB-132098363*	*52.750*	*Premium Increase Reduction Options Election Form_LTCA_rev.pdf*	*Date Submitted: 11/10/2020 By: Aaron Buelow*
Previous Version								
2	*Downgrade Options*	*LTCA.pdf*	*OTH*	*Other*	*Requested Correspondence*	*52.750*	*LTCA.pdf, Statement of Variability for LTCA.pdf*	*Date Submitted: 10/08/2020 By: Aaron Buelow*

No Rate/Rule Schedule items changed.

Conclusion:

Do not hesitate to contact us if you have any additional questions or concerns.

Sincerely,

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Aaron Buelow

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/10/2020
Submitted Date	11/10/2020

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing.

Response 1

Comments:

As filing BNLB-132098363 was approved on 10/26/2020, we have attached the policyholder notification documents that were approved in that filing.

Related Objection 1

Applies To:

- *Policyholder Notification Letter, KPN (2-17).pdf (Form)*
- *Downgrade Options, LTCA.pdf (Form)*

Comments: In the objection response submitted 10/8/20, the company indicated you would prefer to use the policyholder notification documents currently under review in filing BNLB-132098363. If so, please remove the documents currently attached under the Form Schedule tab. When the review is completed under BNLB-132098363, attach the approved policyholder notification form(s) and the Statement of Variability under Supporting Documentation in this filing.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Notification Letter	LNN (02/17).pdf	OTH	Other	Requested Notice Approve BNLB-132098363	50.340	VA sample ph notification letter_LNN_rev5.pdf	Date Submitted: 11/10/2020 By: Aaron Buelow
Previous Version								
1	*Policyholder Notification Letter*	*KPN (2-17).pdf*	*OTH*	*Other*	*Requested Notice*	*50.340*	*KPN (2-17).pdf, Statement of Variability for KPN (2-17).pdf*	*Date Submitted: 10/08/2020 By: Aaron Buelow*
2	Downgrade Options	LTCA.pdf	OTH	Other	Requested Notice Approve BNLB-132098363	52.750	Premium Increase Reduction Options Election Form_LTCA_rev.pdf	Date Submitted: 11/10/2020 By: Aaron Buelow
Previous Version								
2	*Downgrade Options*	*LTCA.pdf*	*OTH*	*Other*	*Requested Correspondence*	*52.750*	*LTCA.pdf, Statement of Variability for LTCA.pdf*	*Date Submitted: 10/08/2020 By: Aaron Buelow*

No Rate/Rule Schedule items changed.

Response 2

Comments:

We have updated the Outlook for Future Rate Increases to If the current request is approved, and experience develops as currently projected, we anticipate filing for an additional 30% rate increase.

Related Objection 2

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please revise the Outlook for Future Rate Increases section to reflect what the company anticipates happening based on experience. For example:

- If experience materializes as currently projected, another increase is likely.
- Future rate increases are not expected unless experience worsens from current levels.

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20201028.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20200909.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf* *Rate Increase Summary Narrative.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC - Rate Request Summary Post.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Feel free to contact us if you have any additional questions or concerns.

Sincerely,

Aaron Buelow

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/29/2020
Submitted Date	10/29/2020

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing.

Response 1

Comments:

1. On a nationwide basis, there were 24,457 policies issued on or after to 10/1/2003 in this block, and 11,276 of the 11,901 policies inforce on the valuation date were active premium-paying. On a Virginia only basis, there were 351 policies issued on or after to 10/1/2003 in this block, and all of the 196 policies inforce on the valuation date were active premium-paying.

2. As of the valuation date, on a nationwide basis there was $275,631,832 in active life reserves for policies issued on or after to 10/1/2003 on this block. As of the valuation date, on a Virginia only basis there was $6,142,101 in active life reserves for policies issued on or after to 10/1/2003 on this block. We have added Exhibit 7 to include the year-end active life reserve balances from 2014-2018, the active life reserve balance on 9/30/2018, and the projected year-end active life reserve balances form 2018-2049.

3. We have attached the Excel spreadsheet Rate Increase History 20201001.xlsx that provides the cumulative rate increase approval history by state, as well as the status of currently outstanding filings.

4. On a nationwide basis, there were 1,906 claims incurred from 2014-2018 on policies issued on or after to 10/1/2003 in this block. On a Virginia only basis, there were 31 claims incurred from 2014-2018 on policies issued on or after to 10/1/2003 in this block. We have added Exhibit 8 to include the number of claims incurred by year since inception for policies issued on or after 10/1/2003 on this block on both a nationwide and Virginia only basis. With over 500 claims incurred over five years, we consider the nationwide experience on policies issued on or after 10/1/2003 to be credible, however, we consider the business issued prior to 10/1/2003 to be consistent with the business issued on or after 10/1/2003 and prefer to pool all of that experience to maximize credibility.

5. Morbidity assumptions are completely developed using company data. Industry mortality tables are used to project deaths and to derive implied lapses from company total termination data, and these implied lapses are used to develop lapse assumptions. Projected total terminations are validated against company experience.

6. Credible experience is used to develop base claim costs and claim slopes on multiple dimensions. Claim cost expectations for specific cells are developed using these base claim costs and claim slopes, regardless of whether the experience for that specific cell is credible. Aggregated claim expectations are compared to experienced claims to determine whether adjustments to the base claim costs and/or claim slopes are warranted.

Related Objection 1

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1.Please provide the total number of originally issued policies and the number remaining in active premium-paying status.

2.Please provide the active life reserve as of the projection date.

3.Please provide in Excel format an exhibit showing the rate increase history and status of existing rate increase requests in each state, including the cumulative approved rate increase percentage and the in force annualized premium for each state.

4.Provide a discussion of the credibility of the company's data, including the total number of claims in the company's historical experience.

5.If industry data is used in setting any assumption, include a discussion of any adjustments made to reflect the company's unique business, especially regarding the morbidity assumption.

6.Please explain how claims cost expectations at older ages are developed if data is not fully credible at those ages.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Filing Status
Comments:	
Attachment(s):	Rate Increase History - 20201001.xlsx

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Filing Status
Comments:	
Attachment(s):	Rate Increase History - 20201001.xlsx

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf NW Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx VA Memo - N350 - Post 20200929.pdf NW Exhibit 7 - Post.xlsx NW Exhibit 8 - Post.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *VA Memo - N350 - Post 20200706.pdf* *NW Exhibit 1 - Post.xlsx* *NW Exhibit 4 - Post.xlsx* *NW Exhibit 5 - Post.xlsx* *NW Exhibit 6 - Post.xlsx* *VA Exhibit 1 - Post.xlsx* *NW Exhibit 2 - Post.xlsx* *NW Exhibit 3 - Post.xlsx*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *VA Memo - N350 - Post.pdf* *Exhibit I Post.pdf*

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Previous Version	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Cover Letter - N350 - Post.pdf VA_Certification.pdf VA Memo - N350 - Post.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf Post Exhibit I.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this rate filing. Feel free to contact me if you have any additional questions or concerns.

Sincerely,

Aaron Buelow

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/08/2020
Submitted Date	10/08/2020

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing.

Response 1

Comments:

No, there are no Partnership policies in this Virginia Block.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Are there any partnership policies outstanding in the Virginia block?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

1) We have updated the language to indicate that we will continue filing for rate increases to catch-up for rate increases that were disapproved or delayed.
2) We have combined the PDFs and reattached.

Related Objection 2

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Comments: 1) The Rate Request Summary indicates the company plans to file future increases until rates are at the prevailing level. Please note that bringing rates to the "prevailing level" is not a basis for filing for a rate increase in Virginia. Please revise the wording in the Outlook for Future Rate Increases column.

2) Please combine the Rate Request Summary and the Summary Narrative into a single PDF document.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20200909.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf* *Rate Increase Summary Narrative.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC - Rate Request Summary Post.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

We apologize for the omission, and have attached the requested documents. Also, I was recently notified that the Companys Long Term Care policyholder notification documents are currently under review in filing BNLB-132098363, and we would prefer the review of these documents to be addressed through that filing.

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Related Objection 3

Comments: The policyholder notification documents and statements of variability referred to in the response to Objection 9 submitted 9/3/2020 do not appear to have been attached. Please attach copies of the documents.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Notification Letter	KPN (2-17).pdf	OTH	Other	Requested Notice	50.340	KPN (2-17).pdf, Statement of Variability for KPN (2-17).pdf	Date Submitted: 10/08/2020 By: Aaron Buelow
2	Downgrade Options	LTCA.pdf	OTH	Other	Requested Correspondence	52.750	LTCA.pdf, Statement of Variability for LTCA.pdf	Date Submitted: 10/08/2020 By: Aaron Buelow

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this filing. Do not hesitate to contact us if you have any additional questions or concerns.

Sincerely,

Aaron Buelow

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/03/2020
Submitted Date	09/03/2020

Dear Colleen Moore,

Introduction:

Thank you for your continued review of this Long Term Care rate increase filing.

Response 1

Comments:

We have attached the current approved rate sheets in Supporting Documentation

Related Objection 1

Comments: Since the previously approved filing was before SERFF, please attach the previously approved current rates in Supporting Documentation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Current Rates
Comments:	
Attachment(s):	N340_N350_N370_N380_VA - RS - Current.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

1) We apologize for the discrepancy, you are correct. GRN370 should be listed as GR-N370. We have updated the Affected Form Numbers to match.
2) Again, we apologize for the discrepancy, and you are again correct. 206A should be 206A-VA, 226A should be 226A-VA, and 226G should be 226G-VA. We have updated the Affected Form Numbers to match.

Related Objection 2

Applies To:

- N340_N350_N370_N380_VA, [GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A] (Rate)

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Comments: 1) Please confirm the form numbers listed under Affected Form Numbers match the approved form numbers exactly. Should GRN370 be GR-N370?

2) There are discrepancies between the form numbers listed under Affected Form Numbers and the form numbers shown on the rate sheets for some of the riders. Please revise so that all form numbers exactly match the approved form numbers.

- Should 206A be 206A-VA?
- Should 226A be 226A-VA?
- Should 226G bs 226G-VA?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	N340_N350_N370_N380_VA	GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A	Revised	Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35	N340_N350_N370_N380_VA - RS.pdf,	09/03/2020 By: Aaron Buelow
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A*	*Revised*	*Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*05/19/2020 By:*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A*	*Revised*	*Previous State Filing Number: BNLB-131284752 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*05/07/2020 By: Aaron Buelow*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*03/16/2020 By: Diana Panzica*

Response 3

Comments:

1) We apologize for the discrepancy. We have created a Post Submission update to show 196 policyholders affected on the Rate/Rule Schedule.
2) We have attached the file Rate Increase Summary Narrative.pdf in Supporting Documentation.

Related Objection 3

Applies To:

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: 1) The Filing Description and Rate Request Summary say that 196 policyholders will be affected, while the Rate/Rule Schedule shows 35 affected policyholders. Please resolve this discrepancy.

2) Please attach to the Rate Request Summary a narrative summarizing the key information used to develop the rates, including the main drivers for the revised rates, in very consumer-friendly language.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	LTC Insurance Rate Request Summary BNLB-132302477.pdf Rate Increase Summary Narrative.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC Insurance Rate Request Summary BNLB-132302477.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC - Rate Request Summary Post.pdf*

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	N340_N350_N370_N380_VA	GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A	Revised	Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35	N340_N350_N370_N380_VA - RS.pdf,	09/03/2020 By: Aaron Buelow
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A*	*Revised*	*Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*05/19/2020 By:*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A*	*Revised*	*Previous State Filing Number: BNLB-131284752 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*05/07/2020 By: Aaron Buelow*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*03/16/2020 By: Diana Panzica*

Response 4

Comments:

1) We apologize. Resource constraints and competing priorities prolonged the analysis of existing and developing experience on our Long Term Care blocks, which has delayed the planning and implementation of corrective action plans.
2) We have noticed shifts in the approaches to reviewing Long Term Care rate increase requests in several jurisdictions. Given current resource constraints we decided to ensure that we were responding to requests that were of current concern to the Bureau.

Related Objection 4

Comments: We note that the Company reported that the premium rates were insufficient in the 2016, 2017, 2018 and 2019 Long Term Care Annual Reports. We also note that the company did not respond to outstanding objections in the previously filed rate increase request under SERFF # BNLB-131284752.

1) Pursuant to 14VAC5-200-125 A. 1. (2) (b), please explain why a plan of action was not submitted to the Virginia Bureau of Insurance, including a timeframe for the reestablishment of adequate margins for moderately adverse experience.

2) Please explain why the company did not include in this filing responses to the objections raised in the previously disapproved filing.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please refer to the Actuarial Memorandum for a listing of the current assumptions, the Excel file NW Exhibit 1 Post.xlsx for a copy of the projection in Excel with working formulas, and the other attachments for additional details.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide sufficient detail or documentation so that any projections can be recreated. Please provide a copy of all projections in Excel with working formulas.

Changed Items:

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post 20200706.pdf NW Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *VA Memo - N350 - Post.pdf* *Exhibit I Post.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Cover Letter - N350 - Post.pdf* *VA_Certification.pdf* *VA Memo - N350 - Post.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *Post Exhibit I.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

1) Section VIII of the Actuarial Memorandum has been updated to comply with 14VAC5-200-153.B.2.
2) Sections V, VI, and VIII of the Actuarial Memorandum have been updated to comply with 14VAC5-200-153.B.3, and to address the points raised.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please revise the Actuarial Memorandum certification for compliance with 14VAC5-200-153.B.2.

2) For compliance with 14VAC5-200-153.B.3, revise the Actuarial Memorandum to include:
- Disclosure of how reserves have been incorporated in this rate increase whenever the rate increase will trigger contingent benefit upon lapse;
- Disclosure of the analysis performed to determine why a rate adjustment is necessary, which pricing assumptions were not realized and why, and what other actions taken by the company have been relied on by the actuary;
- A statement that policy design, underwriting, and claims adjudication practices have been taken into consideration;
- A demonstration that actual and projected costs exceed costs anticipated at the time of initial pricing under moderately adverse experience and that the composite margin is projected to be exhausted.

Changed Items:

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post 20200706.pdf NW Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *VA Memo - N350 - Post.pdf* *Exhibit I Post.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Cover Letter - N350 - Post.pdf* *VA_Certification.pdf* *VA Memo - N350 - Post.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *Post Exhibit I.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

1) We have split Table 1 to show policies issued prior to 10/1/2003 and issued 10/1/2003 and subsequent separately. Policies issued prior to 10/1/2003 includes policies issued from 11/11/2001 to 9/30/2003 on a Nationwide basis. Policies issued 10/1/2003 and subsequent includes policies issued form 10/1/20013 to 1/15/2016 on a Nationwide basis. Note that we noticed an issue with how the inforce members were previously stated, which we have addressed in the updated Actuarial Memorandum.
2) We have removed the reference to GR-N190 and GR-N194 from the memorandum and have updated the experience and projections to exclude those forms.
3) Please see the Excel file VA Exhibit 1 Post.xlsx for the experience and projections for Virginia only post-stability policies.
4) The rate revision was determined using nationwide experience, and Section V of the actuarial memorandum has been updated to state this directly.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1) Please provide Table 1 with Pre-stability and Post-stability broken out broken out separately. Clearly specify the exact policy issue dates for each block.

2) Since Table I indicates there are no Virginia policyholders in Policies GR-N190 and GR-N194, the reference to such should be removed in the memorandum and any exhibits should be revised to exclude that experience from the projections.

3) For compliance with 14VAC5-130-70.B.6, please provide a separate Exhibit 1 with Virginia only post-stability experience. Exhibits should only include experience based on forms for which there are current Virginia policyholders.

4) For compliance with 14VAC5-130-70.B.6.b, provide a statement indicating the basis for determining the rate revision (Virginia, national or blended); and if the basis is blended, the credibility factor assigned to the Virginia experience.

Changed Items:

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post 20200706.pdf NW Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *VA Memo - N350 - Post.pdf* *Exhibit I Post.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Cover Letter - N350 - Post.pdf* *VA_Certification.pdf* *VA Memo - N350 - Post.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *Post Exhibit I.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

1) Assumptions are consistent with those used in the most recent asset adequacy testing.
2) Please see NW Exhibit 2 Post.xlsx for a calculation for the Lifetime Loss Ratio if the 35% rate increase requested had been charged since the forms introduction, 82.2%.
3) Please see Attachment 1 for a summary of the pricing and current assumptions, and an actual-to-expected analysis of both.
4) We continue to file rate increases in states that have not approved the complete amount of the three rounds of rate increases filed nationwide on these forms (a varying increase by age and benefits, ranging from 0-40%, and two flat increases of 30% and 35%). The amount filed varies due to the amount of increases approved in the past, and regulatory limitations. We have recently filed for increases in the following states: AR (Approved 25%), CA (Under Review 20%), CO (Pending Submission 35%), CT (Approved - 3 @ 9.5%), DE (Approved 15%), GA (Approved 12%), ID (Under Review 35%), IN (Under Review 15%), KY (Approved 20%), MD (Under Review 15%), MO (Under Review 25%), MS (Under Review 12%), MT (Under Review 35%), NC (Under Review 35%), NH (Withdrawn 35%), OH (Under Review 15%), OK (Approved 10%), RI (Under Review 35%), TX (Withdrawn 35%), and UT (Rejected 35%).
5) Please see NW Exhibit 4 Post.xlsx for a projection based on the original pricing assumptions and policies issued 10/1/2003 and subsequent.
6) The lifetime loss ratios anticipated in the original filings were 62.8% for GR-N340, 63.0% for GR-N350, 63.5% for GR-N370, and 63.6% for GR-N380, or approximately 63.3% average across the four forms.
7) For reported claims, seriatim reserves are calculated based on claim costs developed in a comprehensive 2015 actual-to-expected study performed on actual experience on the affected policy forms and similar inforce long term care policies. The reserves are adjusted for open claims with no recent payment activity and for closed claims which may be reopened later. For unreported claims, an IBNR reserve is calculated as the product of estimated number of IBNR cases from lag study times an average claim size based on reported cases by benefit type and incurred quarter. Reserve levels and the underlying methodology are regularly reviewed by senior management.
8) We are working to put together the information requested, but unfortunately this is owned by another area that currently is experience resource constraints. We will continue to work to compile the information and will provide it as soon as it is complete. It is worth noting that Active Life Reserves did not factor into this rate increase filing.
9) Please see VA Exhibit 5-Post.xlsx for an evaluation of the request based on the PPV Approach and VA Exhibit 6-Post.xls based on the If-Knew approach.
10) If the 35% request is approved, the company intends to file for an additional 30% rate increase to align the rates in Virginia with the low end of rate increases implemented on this block on a nationwide basis.
11) The company is committed to actively managing our Long Term Care block of business. Senior management meets quarterly and reviews various metrics in detail: initial claims filed, claim recertifications conducted, claim decisions, processing cycle time, calls received, financial quality scores, etc. Initial claimant eligibility is handled by a team of claims intake representatives, decision makers, claim examiners, and waiver of premium specialists. The process is verified by numerous controls, such as the claim quality audit, the waiver of premium review, the claims inventory report, and the claim review committee. Ongoing eligibility is handled by a recertification team and a continuation claims team. Similar process controls and gatekeepers are performed at this key step as well. In addition, there are a number of claims improvement initiatives that the claim management team has put in place or is currently considering.

Related Objection 8

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Comments: 1) Please advise if the actuarial assumptions associated with the rate increase request are consistent with the assumptions embedded in the most recent asset adequacy testing. If not, either make the appropriate revisions or explain any discrepancies.

2) Provide a separate calculation of the Lifetime Loss Ratio so that the historical premium component is restated to what it would be if the proposed premium had been charged (collected) since the forms introduction.

3) Please provide an actual-to-expected analysis on the original assumptions and those included in the current filing.

4) Please advise in which states the company has requested rate increases on this block and describe how the rate changes requested in Virginia compare with those in other states, along with a listing of the status of the rate reviews in those other states.

5) Please provide a loss ratio projection (both past and future) which reflects all the original pricing assumptions for interest, mortality, morbidity, persistency and premium scale, but uses the actual distribution of policies as issued rather than the originally assumed mix of business.

6) Please state the lifetime loss ratio anticipated in the original filing.

7) Provide a description of the basis for the reserves and justification for the reserve levels provided.

8) Provide a description, along with an exhibit, showing the anticipated policy reserves and additional reserves to be held in each future year for active lives.

9) Please provide all projections necessary to evaluate the requests based on both the Prospective Present Value Approach (or Texas Method) and the "If-Knew/ Makeup Blend" approach (or Minnesota Method).

10) Is the intent of the company to not request any further rate increases if the proposed rate increase is approved and the experience develops as projected? If not, please explain.

11) What steps have been taken to minimize rate increases on this block of business?

Changed Items:

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post 20200706.pdf NW Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 2 - Post.xlsx NW Exhibit 3 - Post.xlsx
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA_Certification.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *VA Cover Letter - N350 - Post.pdf* *VA Memo - N350 - Post.pdf* *Exhibit I Post.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Cover Letter - N350 - Post.pdf* *VA_Certification.pdf* *VA Memo - N350 - Post.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *Post Exhibit I.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 9

Comments:

We have attached a copy of our premium increase notification letter, "KPN (2-17).pdf," along with the statement of variability. We have also attached a copy of the downgrade offers that are sent to policyholders experiencing a rate increase, "LTCA.pdf", along with the statement of variability.

Related Objection 9

Comments: Per 14VAC5-200-75, please provide a premium increase notification letter under the Form Schedule for our review. However, if the applicable premium increase notification letter has been previously approved it should be placed in the Supporting Documentation section and its approval noted along with the SERFF number where it was approved.

A Statement of Variability should be provided, as necessary, and placed under the Supporting Documentation section. Any attachments, FAQ, or other documents included in the policy holder notification mailing should also be provided in the Supporting Documentation section.

After our review, a John Doe letter will be requested demonstrating the final example of how the letter will appear to a policy/certificate holder.

Note, if a company has several similar filings, it may opt to design a template letter with appropriate variability that could be used for multiple filings.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this Long Term Care rate increase filing. Do not hesitate to contact us if you have any additional questions or concerns.

Sincerely,
Aaron Buelow

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/07/2020
Submitted Date	05/07/2020

Dear Colleen Moore,

Introduction:

Thank you for your review of this Long Term Care rate increase filing.

Response 1

Comments:

We have added the rider form numbers 206A, 223G, 226A, 226G, 228R, and 242A to the list of Affected Form Numbers under the Rate/Rule Schedule. The last filing was actually filing BNLB-131284752, which we have added to the Rate/Rule Schedule. As the initial rate/form filing was approved prior to SERFF, and due the current work restrictions, we are having some difficulty tracking down that State Filing Number, but as soon as our compliance area responds to our request we will provide the State Filing Number via a Post Submission Update.

Related Objection 1

Applies To:

- N340_N350_N370_N380_VA, [GR-N340, GR-N350, GRN370, GR-N380] (Rate)

Comments: Rate/Rule Schedule

1) Please list all applicable riders under Affected Form Numbers.

2) Please complete the Previous State Filing Number. Since this is the first rate revision filing for these forms, the previous rate filing would be the initial rate/form filing in which these rates were approved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	N340_N350_N370_N380_VA	GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A	Revised	Previous State Filing Number: BNLB-131284752 Percent Rate Change Request: 35	N340_N350_N370_N380_VA - RS.pdf,	05/07/2020 By: Aaron Buelow
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*03/16/2020 By: Diana Panzica*

Response 2

Comments:

I apologize for the error. We entered the incorrect date at multiple points throughout the filing. We have provided an updated cover letter and Actuarial Memorandum to clearly state that this filing applies to policies issued on or after October 1, 2003 and prior to September 1, 2005, where rate stabilization standards 14VAC5-200-153 apply. Additionally, we noticed an issue with the Earned Premium in Exhibit I, as well as a labelling error, requiring an updated Exhibit I to be provided and a small additional update to the Actuarial Memorandum.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please confirm the beginning and ending issue dates for the policies included in this filing. The Actuarial Memorandum indicates this filing applies to policies issued on or after "the October 1, 2004 effective date of rate stability regulation. Under Virginia insurance code, 14VAC5-200-150 applies to policies issued prior to 10/1/03. The rate stabilization standards in 14VAC5-200-153 apply to policies issued on or after 10/1/03 and prior to 9/1/05. The rate stabilization standards in 14VAC5-200-154 apply to policies issued on or after 9/1/05.

Changed Items:

State: Virginia **Filing Company:** Bankers Life and Casualty Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: N350, et al (RS)
Project Name/Number: 2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf VA Memo - N350 - Post.pdf Exhibit I Post.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Cover Letter - N350 - Post.pdf* *VA_Certification.pdf* *VA Memo - N350 - Post.pdf* *VIRGINIA COMPLIANCE CERTIFICATION.pdf* *Post Exhibit I.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

We apologize for using the old form, we have provided the current form.

Related Objection 3

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please update the version of the Rate Request Summary (RRS) to the current version available in SERFF. The RRS should include a brief narrative providing an explanation for the increase, in very consumer friendly language, which would be easily understood by an older consumer with little insurance background.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	LTC Insurance Rate Request Summary BNLB-132302477.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*LTC - Rate Request Summary Post.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your continued review of this Long Term Care rate increase filing. We apologize that we have been unable to provide the State Filing Number from the initial rate/form filing, but are optimistic that we will be able to provide the information via a Post Submission Update in the coming days. If you have any additional questions or concerns, do not hesitate to contact us.

Sincerely,

Aaron Buelow

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Amendment Letter

Submitted Date: 05/19/2020

Comments:

According to our records, the submission number for the original form filing is 007 0000018586. We have added this as the previous filing number in the Rate Rule Schedule.

Changed Items:

No Form Schedule Items Changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	N340_N350_N370_N380_VA	GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A	Revised	Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35	N340_N350_N370_N380_VA - RS.pdf,	05/19/2020 By:
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380, 206A, 223G, 226A, 226G, 228R, 242A*	*Revised*	*Previous State Filing Number: BNLB-131284752 Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*05/07/2020 By: Aaron Buelow*
Previous Version						
1	*N340_N350_N370_N380_VA*	*GR-N340, GR-N350, GRN370, GR-N380*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 35*	*N340_N350_N370_N380_VA - RS.pdf,*	*03/16/2020 By: Diana Panzica*

No Supporting Documents Changed.

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Reviewer Note

Created By:

Colleen Moore on 10/22/2021 03:33 PM

Last Edited By:

Colleen Moore

Submitted On:

11/17/2021 10:49 AM

Subject:

Actuarial Opinion Letter

Comments:

Actuarial Opinion Letter

JOHN T. CONDO, FSA, MAAA, PHD
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November 13, 2020

Life and Health Division
Bureau of Insurance
State Corporation Commission
P. O. Box 1157
Richmond, VA 23218

Subject: **SERFF Tracking #BNLB-132302477**

At the request of the Virginia SCC Bureau of Insurance (the "Bureau"), I have reviewed the filing for the above captioned submission from **Bankers Life and Casualty Company** (the "Company"). This is a filing of revised premium rates for a block of Long Term Care Insurance plans.

Regulatory Recommendation

My review of this filing was performed according to the provisions of 14VAC5-200-153. Applicable Actuarial Standards of Practice were considered, including Actuarial Standard of Practice No. 18, "Long-Term Care Insurance" and Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans". After review of the Company's submission, I believe that the Company has demonstrated that the full amount of their requested increase is in compliance with 14VAC5-200-153 and I recommend the Bureau approve the request.

Other Extra-Regulatory Considerations

In addition to the regulatory analysis referenced above, I have reviewed a series of extra-regulatory tests that the Bureau considers for LTC rate filings. The maximum rate increase allowed under each of those tests is shown in the chart below:

Compliant Increase under 14VAC5-200-150	250%
Additional Test	**Max Allowed**
PV Future Loss	184%
Prospective PV	259%
If-Knew/Makeup	176%
State Equity	32%-92%

Background

The Company submitted a rate increase request of 35% for this block of business. These post-stability policy forms were issued in Virginia from 10/1/2003 through 1/31/2016 and, as of 9/30/2018, there were 196 policyholders in force with $311k of annualized premium. No previous increases have been approved in Virginia.

Methodology

My approach was to a) review the filing materials, b) check the filing contents and assumptions for compliance with all relevant regulations, c) verify the calculations in the supplied exhibits, and d) review the assumptions and projections for reasonableness.

Analysis

Assumptions
The assumptions are consistent with cash flow testing assumptions.

The Company utilized the average valuation interest rate of 4.5% for discounting in all projections as required by 14VAC5-200-150.

Mortality
The assumption is 90% of the 1994 GAM Table with selection factors.

Voluntary Lapse
The ultimate lapse rate assumption ranges from 1.00% to 2.25%, varying by policy type and gender.

Morbidity
The current morbidity assumption is based on the Company's 2015 experience study.

Based on the formula recommended by the American Academy of Actuaries ("AAA") in a Long-term Care Credibility Monograph issued in August 2016 sets 3,246 claims as the standard for full credibility. There have been 4,241 claims on this pre-stability segment of the forms. Therefore, the credibility for the Company experience is 100%.

Loss Ratio Testing
The results below show the results of the loss ratio projections.

Segment	Original LR	No Increase Future*	No Increase Lifetime	With Increase Future*	With Increase Lifetime	From Inception
All	68%	216%	111%	164%	104%	82%

* after deducting ALR

This post-stability business is subject to the 58/85 Test.

Segment	Test	Required Claims	Projected Claims	PASS/ FAIL	Allowed
All	68/85	665.4M	997.1M	PASS	250%

Present Value of Future Loss Test

Segment	Original	Current	Proposed	Allowed
All	-145M	-456M	-397M	184%

Prospective PV (Texas Method)
The allowable increase based on this method is 259%. Details are shown in Exhibit 5 submitted by the Company.

If-Knew/Makeup Blend (Minnesota Method)
The allowable increase based on this method is 176%. Details are shown in Exhibit 6 submitted by the Company.

State Rate Equity

Segment	VA Curr	VA Prop	NW Curr	NW Prop
All	0%	35%	32%-75%	45%-92%

Reliance and Qualifications

I am providing this letter to the Bureau as the sole intended user. The scope of the review relates only to compliance with applicable laws and regulations relating to the actuarial aspects of the filing under consideration, and the intended purpose is to communicate my findings regarding this filing. Distribution of this letter to parties other than the Bureau by me or any other party does not constitute advice by me to those parties. The reliance of parties other than the Bureau on any aspect of this work is not authorized by me and is done at their own risk.

In arriving at my opinion, I used and relied on information provided by the Company and the Bureau without independent investigation or verification. If this information is inaccurate, incomplete, or out of date, my findings and conclusions may need to be revised. While I have relied on the data provided without independent investigation or verification, I have reviewed the data for consistency and reasonableness. In the event that I found the data inconsistent or unreasonable, I have requested clarification.

I am a member of the American Academy of Actuaries and meet that body's Qualification Standards to render this opinion. I am responsible for this work and have utilized generally accepted actuarial methodologies in arriving at my opinion.

If you have any questions regarding this filing, please contact me for discussion.

Sincerely,

Shawn D. Parks, FSA, MAAA

Reviewer Note

Created By:

Colleen Moore on 11/30/2020 07:09 AM

Last Edited By:

Colleen Moore

Submitted On:

11/18/2021 07:13 AM

Subject:

RRS

Comments:

Rate Review Summary

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: Bankers Life and Casualty Company

SERFF Tracking Number: BNLB-132302477

Revised Rates

Average Annual Premium Per Member: 2,162

Average Requested Percentage Rate Change Per Member: 35%

Range of Requested Rate Changes: 35%-35%

Number of Virginia Policyholders Affected: 200

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
GR-N340		10/1/2003 - 5/5/2005	N/A	If the current request is approved, and experience develops as currently projected, we anticipate filing for an additional 30% rate increase.
GR-N350		10/1/2003 - 5/5/2005	N/A	If the current request is approved, and experience develops as currently projected, we anticipate filing for an additional 30% rate increase.
GR-N370		10/1/2003 - 5/5/2005	N/A	If the current request is approved, and experience develops as currently projected, we anticipate filing for an additional 30% rate increase.
GR-N380		10/1/2003 - 5/5/2005	N/A	If the current request is approved, and experience develops as currently projected, we anticipate filing for an additional 30% rate increase.

Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Summary Narrative:
Rates are being raised on this policy form to pay for anticipated claims that are higher than expected. This is due, in part, to individuals living longer and keeping their policies longer, which results in more claims than we anticipated when this policy form was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on any individual's claims history, age, health status, or any other personal factor.

The Company's Right to Increase Premiums:
The company has a right to increase premiums on this policy form in the future, provided it raises rates for all policies in the same class in this state.

Part 2 - Long Term Care Insurance Rate Request Summary

Completed by the Bureau of Insurance (Bureau) of the Virginia State Corporation Commission

Company Name and NAIC Number:
Bankers Life and Casualty Company – NAIC # 61263

SERFF Tracking Number: BNLB-132302477

Disposition: Approved

Approval Date: 11/18/2021

Current Average Annual Premium Per Member: $2,165

Rate Changes:

Average Percentage Rate Change Per Member: 35.0%

Minimum Requested Percentage Rate Change Per Member: 35.0%

Maximum Requested Percentage Rate Change Per Member: 35.0%

Number of Virginia Policy Holders Affected: 200

Summary of the Bureau's review of the rate request:

The Company requested and the Bureau approved a rate increase of 35% on this block of individual long-term care insurance policy forms.

The Bureau and its consulting actuary reviewed the documentation and determined that this rate increase complies with the regulatory and actuarial requirements for a rate increase as set forth in 14VAC5-200-153 of the Virginia Administrative Code. The review indicated that the lifetime anticipated loss ratio after the increase will be 104%, which exceeds the minimum required loss ratio of 60%.

While the Company has advised that they are likely to file for additional rate increases in the future, these will first need to be filed for review and approval with the Bureau.

The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions, or a paid-up policy. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and can be discussed with the Company by calling its customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at: https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx.

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing: Paper
SERFF Tracking Number of Last Filing: 007 0000018586

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Bankers Life and Casualty Company	35.000%	35.000%	$151,545	200	$432,987	35.000%	35.000%

State: *Virginia* **Filing Company:** *Bankers Life and Casualty Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *N350, et al (RS)*
Project Name/Number: *2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		N340_N350_N370_N380_VA_Phase1	GR-N340, GR-N350, GR-N370, GR-N380, 206A-VA, 223G, 226A-VA, 226G-VA, 228R, 242A	Revised	Previous State Filing Number: 007 0000018586 Percent Rate Change Request: 35	N340_N350_N370_N380_VA - RS.pdf,

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.20	$18.63	$21.07	$24.31	$26.73	$28.35	$29.97	$31.59	$33.21
35-39	17.01	19.44	22.68	25.92	29.16	30.79	32.40	34.03	36.45
40-44	18.63	21.07	25.11	29.16	33.21	35.64	37.27	39.69	42.12
45-49	21.07	25.11	29.16	35.64	40.51	42.93	45.36	48.60	51.03
50	23.49	27.55	33.21	40.51	45.36	49.41	51.84	55.08	58.32
51	24.31	28.35	34.03	42.12	46.99	51.03	53.47	57.51	60.75
52	25.11	29.97	35.64	43.75	49.41	53.47	55.89	59.94	63.18
53	26.73	31.59	38.07	46.99	52.65	57.51	59.94	63.99	68.04
54	28.35	34.03	40.51	50.23	56.70	61.56	64.80	68.85	72.90
55	29.97	35.64	43.75	53.47	60.75	65.61	68.85	73.71	77.76
56	32.40	38.07	46.99	57.51	64.80	70.47	74.52	78.57	83.43
57	34.03	40.51	49.41	61.56	69.66	75.33	79.38	84.24	89.10
58	36.45	43.75	54.27	66.42	76.14	81.81	86.67	91.53	97.20
59	39.69	47.79	58.32	72.90	82.62	89.10	93.96	99.63	105.30
60	42.93	51.84	63.18	78.57	89.10	97.20	102.06	108.54	114.21
61	46.17	55.89	68.85	85.05	97.20	105.30	110.97	117.45	123.93
62	49.41	59.94	74.52	92.34	105.30	114.21	120.69	127.98	134.46
63	54.27	65.61	81.81	102.06	116.64	126.36	132.84	140.94	148.23
64	59.13	72.09	89.91	112.59	127.98	139.32	146.61	155.52	163.62
65	64.80	79.38	98.82	123.93	141.75	153.09	162.00	171.72	179.82
66	70.47	86.67	108.54	136.89	155.52	169.29	178.20	189.54	198.45
67	77.76	95.58	119.88	150.66	171.72	186.30	196.83	208.98	218.70
68	85.86	106.11	133.65	167.67	191.97	208.98	220.32	234.09	244.62
69	95.58	118.26	149.04	187.92	215.46	234.09	246.24	261.63	273.78
70	106.11	132.03	166.05	209.79	240.57	261.63	276.20	293.22	306.18
71	117.45	146.61	185.49	234.90	269.73	293.22	309.42	328.04	342.63
72	131.22	162.81	206.55	262.44	301.32	328.04	346.68	367.74	383.12
73	144.99	180.63	229.23	291.60	335.34	364.50	384.75	407.43	423.63
74	160.38	200.88	254.34	324.00	371.79	405.00	426.87	451.16	468.18
75	178.20	222.75	281.88	359.64	413.10	449.55	473.84	500.58	517.59
76	197.64	247.05	313.47	399.32	459.27	498.96	525.68	554.84	571.86
77	218.70	273.78	347.48	443.88	510.30	554.84	584.00	614.79	632.60
78	238.95	299.70	381.51	487.62	560.52	609.11	639.90	672.30	689.31
79	261.63	328.86	419.58	536.22	616.40	668.24	701.46	734.67	751.67
80	286.74	360.44	460.88	589.68	677.96	733.86	769.50	803.51	819.71
81	313.47	395.28	506.24	648.80	745.19	805.95	843.20	878.84	893.43
82	343.44	433.35	556.47	713.60	818.91	884.51	924.20	960.66	974.42
83	369.36	468.18	601.02	772.74	885.32	953.36	993.06	1,027.88	1,040.03
84	398.52	505.44	650.43	836.72	956.60	1,026.26	1,065.95	1,099.16	1,109.70
85	429.30	545.12	703.07	905.58	1,033.55	1,105.64	1,144.52	1,176.11	1,185.02
86	462.51	588.87	760.59	980.10	1,116.18	1,190.70	1,229.58	1,257.92	1,264.40
87	498.15	635.84	822.95	1,061.10	1,206.90	1,283.03	1,320.29	1,345.40	1,350.26
88	536.22	686.07	890.19	1,148.58	1,304.09	1,381.85	1,418.30	1,439.36	1,440.98
89	578.34	741.15	962.27	1,244.15	1,408.58	1,487.95	1,522.79	1,538.99	1,538.18

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.39	$17.71	$20.02	$23.32	$25.66	$27.22	$28.78	$30.64	$32.20
35-39	16.16	18.47	21.55	24.89	27.99	29.54	31.10	33.00	35.36
40-44	17.71	20.02	23.86	27.99	31.89	34.21	35.77	38.50	40.85
45-49	20.02	23.86	27.70	34.21	38.88	41.20	43.55	47.14	49.49
50	22.31	26.17	31.55	38.88	43.55	47.43	49.77	53.43	56.56
51	23.09	26.93	32.32	40.44	45.10	48.98	51.33	55.79	58.92
52	23.86	28.47	33.86	41.99	47.43	51.33	53.65	58.14	61.28
53	25.39	30.01	36.17	45.10	50.54	55.21	57.53	62.07	65.99
54	26.93	32.32	38.49	48.22	54.44	59.10	62.20	66.78	70.72
55	28.47	33.86	41.56	51.33	58.32	62.99	66.10	71.50	75.44
56	30.79	36.17	44.64	55.21	62.20	67.66	71.54	76.21	80.92
57	32.32	38.49	46.93	59.10	66.87	72.32	76.20	81.71	86.43
58	34.63	41.56	51.56	63.77	73.09	78.54	83.21	88.79	94.29
59	37.70	45.40	55.41	69.98	79.32	85.54	90.21	96.64	102.15
60	40.78	49.24	60.03	75.44	85.54	93.32	97.98	105.28	110.78
61	43.85	53.09	65.40	81.64	93.32	101.08	106.54	113.93	120.22
62	46.93	56.94	70.79	88.65	101.08	109.65	115.85	124.13	130.43
63	51.56	62.32	77.72	97.98	111.97	121.31	127.53	136.71	143.78
64	56.17	68.49	85.42	108.09	122.86	133.76	140.75	150.85	158.72
65	61.56	75.41	93.88	118.96	136.08	146.97	155.52	166.57	174.42
66	66.95	82.34	103.12	131.41	149.30	162.51	171.07	183.85	192.50
67	73.88	90.81	113.89	144.63	164.86	178.84	188.95	202.70	212.15
68	81.58	100.81	126.96	160.97	184.30	200.62	211.51	227.06	237.28
69	90.81	112.35	141.59	180.41	206.85	224.73	236.39	253.78	265.56
70	100.81	125.43	157.74	201.39	230.95	251.16	265.17	284.43	296.99
71	111.58	139.28	176.21	225.50	258.94	281.50	297.05	318.20	332.34
72	124.67	154.67	196.22	251.93	289.27	314.92	332.80	356.70	371.64
73	137.75	171.60	217.77	279.94	321.92	349.92	369.36	395.20	410.92
74	152.37	190.83	241.62	311.04	356.91	388.80	409.80	437.64	454.13
75	169.29	211.61	267.78	345.25	396.57	431.56	454.89	485.56	502.06
76	187.75	234.70	297.79	383.35	440.90	479.00	504.65	538.21	554.70
77	207.77	260.09	330.11	426.12	489.88	532.65	560.65	596.35	613.62
78	227.01	284.72	362.44	468.12	538.10	584.76	614.30	652.13	668.62
79	248.55	312.42	398.60	514.77	591.75	641.51	673.40	712.62	729.12
80	272.41	342.42	437.84	566.08	650.85	704.50	738.71	779.40	795.12
81	297.79	375.51	480.93	622.86	715.39	773.71	809.48	852.48	866.62
82	326.27	411.68	528.65	685.06	786.15	849.13	887.24	931.84	945.19
83	350.89	444.77	570.98	741.82	849.91	915.23	953.34	997.04	1,008.82
84	378.59	480.16	617.91	803.25	918.34	985.21	1,023.32	1,066.19	1,076.41
85	407.84	517.86	667.93	869.35	992.22	1,061.41	1,098.73	1,140.82	1,149.47
86	439.38	559.42	722.56	940.89	1,071.51	1,143.07	1,180.39	1,220.19	1,226.47
87	473.24	604.05	781.80	1,018.65	1,158.61	1,231.70	1,267.47	1,305.03	1,309.75
88	509.42	651.77	845.68	1,102.63	1,251.93	1,326.58	1,361.57	1,396.18	1,397.76
89	549.42	704.09	914.16	1,194.38	1,352.24	1,428.45	1,461.87	1,492.82	1,492.03

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.26	$16.40	$18.52	$21.87	$24.07	$25.53	$26.98	$29.06	$30.56
35-39	14.97	17.12	19.95	23.32	26.25	27.70	29.16	31.30	33.53
40-44	16.40	18.52	22.09	26.25	29.90	32.07	33.53	36.51	38.75
45-49	18.52	22.09	25.66	32.07	36.45	38.64	40.82	44.72	46.95
50	20.67	24.24	29.21	36.45	40.82	44.48	46.66	50.67	53.65
51	21.38	24.95	29.95	37.91	42.28	45.94	48.11	52.92	55.89
52	22.09	26.38	31.37	39.37	44.48	48.11	50.31	55.13	58.12
53	23.52	27.81	33.50	42.28	47.39	51.76	53.95	58.86	62.60
54	24.95	29.95	35.64	45.20	51.03	55.41	58.32	63.34	67.07
55	26.38	31.37	38.50	48.11	54.69	59.06	61.97	67.82	71.54
56	28.52	33.50	41.33	51.76	58.32	63.42	67.07	72.28	76.76
57	29.95	35.64	43.47	55.41	62.69	67.80	71.44	77.50	81.97
58	32.07	38.50	47.76	59.78	68.53	73.64	78.01	84.21	89.42
59	34.93	42.07	51.33	65.61	74.36	80.19	84.57	91.66	96.87
60	37.78	45.62	55.59	70.72	80.19	87.48	91.85	99.85	105.08
61	40.64	49.19	60.59	76.55	87.48	94.77	99.88	108.05	114.02
62	43.47	52.76	65.58	83.10	94.77	102.80	108.63	117.74	123.71
63	47.76	57.73	71.99	91.85	104.98	113.73	119.55	129.65	136.37
64	52.04	63.45	79.11	101.33	115.18	125.39	131.96	143.07	150.52
65	57.02	69.85	86.97	111.54	127.58	137.79	145.80	157.97	165.43
66	62.02	76.28	95.52	123.21	139.96	152.37	160.38	174.37	182.57
67	68.42	84.11	105.49	135.59	154.55	167.67	177.15	192.26	201.21
68	75.56	93.37	117.61	150.90	172.78	188.08	198.28	215.35	225.04
69	84.11	104.06	131.16	169.12	193.91	210.69	221.62	240.70	251.88
70	93.37	116.18	146.13	188.81	216.52	235.47	248.59	269.76	281.68
71	103.35	129.01	163.23	211.41	242.76	263.90	278.47	301.81	315.22
72	115.47	143.27	181.77	236.19	271.19	295.25	312.01	338.31	352.48
73	127.59	158.96	201.72	262.44	301.81	328.04	346.28	374.83	389.73
74	141.13	176.77	223.82	291.60	334.61	364.50	384.18	415.07	430.72
75	156.82	196.02	248.05	323.67	371.79	404.60	426.47	460.53	476.18
76	173.93	217.41	275.86	359.40	413.34	449.06	473.12	510.45	526.11
77	192.46	240.93	305.79	399.49	459.27	499.37	525.62	565.60	582.01
78	210.27	263.74	335.72	438.86	504.46	548.20	575.91	618.51	634.16
79	230.23	289.39	369.23	482.59	554.78	601.42	631.30	675.89	691.54
80	252.34	317.19	405.59	530.71	610.17	660.46	692.55	739.23	754.13
81	275.86	347.84	445.50	583.94	670.67	725.36	758.90	808.53	821.95
82	302.23	381.35	489.69	642.26	737.02	796.06	831.79	883.80	896.47
83	325.03	411.99	528.90	695.46	796.79	858.04	893.74	945.65	956.83
84	350.70	444.79	572.37	753.06	860.95	923.64	959.36	1,011.22	1,020.92
85	377.78	479.71	618.70	815.01	930.20	995.09	1,030.07	1,082.02	1,090.22
86	407.00	518.20	669.32	882.08	1,004.56	1,071.62	1,106.61	1,157.29	1,163.25
87	438.37	559.54	724.19	954.98	1,086.20	1,154.73	1,188.26	1,237.77	1,242.24
88	471.87	603.74	783.36	1,033.72	1,173.68	1,243.66	1,276.47	1,324.21	1,325.69
89	508.94	652.21	846.80	1,119.73	1,267.72	1,339.17	1,370.51	1,415.87	1,415.12

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.77	$15.83	$17.91	$21.15	$23.26	$24.67	$26.07	$28.44	$29.90
35-39	14.47	16.53	19.28	22.55	25.37	26.77	28.19	30.62	32.81
40-44	15.83	17.91	21.34	25.37	28.90	31.00	32.41	35.73	37.91
45-49	17.91	21.34	24.79	31.00	35.25	37.35	39.47	43.75	45.94
50	19.97	23.42	28.23	35.25	39.47	42.99	45.10	49.57	52.48
51	20.66	24.10	28.92	36.64	40.87	44.40	46.51	51.76	54.69
52	21.34	25.48	30.29	38.05	42.99	46.51	48.63	53.95	56.86
53	22.72	26.85	32.36	40.87	45.81	50.03	52.15	57.60	61.23
54	24.10	28.92	34.43	43.69	49.34	53.56	56.38	61.97	65.61
55	25.48	30.29	37.19	46.51	52.85	57.09	59.89	66.35	69.98
56	27.55	32.36	39.94	50.03	56.38	61.31	64.83	70.72	75.10
57	28.92	34.43	42.00	53.56	60.60	65.54	69.05	75.82	80.19
58	30.98	37.19	46.12	57.78	66.24	71.18	75.40	82.38	87.48
59	33.74	40.61	49.57	63.42	71.88	77.52	81.75	89.67	94.77
60	36.49	44.06	53.71	68.34	77.52	84.57	88.79	97.69	102.80
61	39.25	47.51	58.53	73.98	84.57	91.61	96.53	105.71	111.54
62	42.00	50.96	63.34	80.33	91.61	99.36	105.01	115.18	121.01
63	46.12	55.77	69.54	88.79	101.48	109.94	115.56	126.85	133.42
64	50.27	61.28	76.42	97.95	111.34	121.21	127.55	139.96	147.26
65	55.08	67.48	84.00	107.81	123.33	133.19	140.94	154.55	161.84
66	59.89	73.67	92.27	119.09	135.29	147.28	155.03	170.58	178.61
67	66.10	81.25	101.90	131.07	149.39	162.09	171.25	188.08	196.83
68	72.99	90.18	113.61	145.88	167.01	181.81	191.67	210.69	220.15
69	81.25	100.53	126.69	163.48	187.45	203.66	214.22	235.47	246.40
70	90.18	112.22	141.14	182.52	209.29	227.63	240.30	263.90	275.56
71	99.84	124.62	157.67	204.37	234.66	255.11	269.20	295.25	308.38
72	111.54	138.39	175.56	228.31	262.14	285.40	301.61	330.97	344.82
73	123.24	153.53	194.85	253.69	291.75	317.12	334.73	366.70	381.27
74	136.33	170.75	216.19	281.88	323.45	352.35	371.38	406.05	421.36
75	151.47	189.34	239.59	312.88	359.40	391.11	412.24	450.52	465.84
76	167.99	210.00	266.44	347.42	399.56	434.10	457.35	499.37	514.66
77	185.90	232.72	295.37	386.18	443.96	482.71	508.09	553.32	569.35
78	203.10	254.75	324.28	424.23	487.64	529.93	556.72	605.07	620.38
79	222.38	279.53	356.65	466.51	536.28	581.37	610.26	661.21	676.51
80	243.74	306.38	391.75	513.02	589.83	638.45	669.46	723.16	737.74
81	266.44	335.99	430.32	564.46	648.32	701.18	733.59	790.97	804.09
82	291.92	368.34	472.99	620.84	712.44	769.52	804.06	864.58	876.99
83	313.95	397.96	510.87	672.28	770.23	829.42	863.95	925.11	936.02
84	338.74	429.62	552.86	727.95	832.25	892.85	927.38	989.25	998.72
85	364.91	463.36	597.62	787.85	899.20	961.90	995.73	1,058.50	1,066.53
86	393.13	500.53	646.49	852.69	971.06	1,035.91	1,069.73	1,132.14	1,137.97
87	423.42	540.48	699.51	923.15	1,050.00	1,116.23	1,148.66	1,210.87	1,215.24
88	455.79	583.15	756.65	999.25	1,134.57	1,202.20	1,233.92	1,295.43	1,296.88
89	491.59	629.97	817.94	1,082.41	1,225.46	1,294.52	1,324.82	1,385.09	1,384.36

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.80	$14.72	$16.65	$19.93	$21.92	$23.26	$24.58	$26.85	$28.23
35-39	13.43	15.36	17.92	21.25	23.91	25.24	26.56	28.92	30.98
40-44	14.72	16.65	19.83	23.91	27.23	29.21	30.56	33.74	35.80
45-49	16.65	19.83	23.03	29.21	33.21	35.20	37.20	41.31	43.37
50	18.56	21.75	26.23	33.21	37.20	40.52	42.50	46.82	49.57
51	19.20	22.40	26.88	34.54	38.53	41.84	43.84	48.88	51.63
52	19.83	23.68	28.16	35.86	40.52	43.84	45.83	50.96	53.71
53	21.12	24.96	30.08	38.53	43.18	47.16	49.15	54.39	57.83
54	22.40	26.88	32.01	41.18	46.49	50.49	53.14	58.53	61.97
55	23.68	28.16	34.55	43.84	49.82	53.80	56.46	62.65	66.10
56	25.59	30.08	37.11	47.16	53.14	57.78	61.10	66.78	70.91
57	26.88	32.01	39.03	50.49	57.13	61.77	65.09	71.61	75.74
58	28.79	34.55	42.87	54.46	62.43	67.08	71.07	77.80	82.62
59	31.35	37.76	46.07	59.78	67.74	73.06	77.05	84.69	89.51
60	33.92	40.95	49.91	64.43	73.06	79.70	83.69	92.27	97.08
61	36.48	44.15	54.39	69.75	79.70	86.34	91.00	99.84	105.35
62	39.03	47.35	58.86	75.71	86.34	93.65	98.97	108.78	114.29
63	42.87	51.83	64.62	83.69	95.64	103.62	108.93	119.80	125.99
64	46.71	56.94	71.03	92.32	104.94	114.24	120.22	132.20	139.08
65	51.20	62.70	78.06	101.62	116.25	125.53	132.84	145.96	152.86
66	55.67	68.46	85.74	112.25	127.53	138.82	146.13	161.12	168.69
67	61.43	75.50	94.71	123.54	140.80	152.77	161.40	177.64	185.90
68	67.83	83.82	105.58	137.50	157.42	171.37	180.65	198.98	207.94
69	75.50	93.42	117.74	154.09	176.68	191.95	201.91	222.38	232.72
70	83.82	104.30	131.17	172.02	197.27	214.53	226.49	249.24	260.26
71	92.78	115.81	146.54	192.62	221.17	240.43	253.72	278.84	291.23
72	103.67	128.62	163.18	215.19	247.08	269.01	284.28	312.59	325.67
73	114.54	142.69	181.09	239.11	274.97	298.88	315.50	346.31	360.08
74	126.70	158.70	200.92	265.68	304.86	332.10	350.04	383.49	397.96
75	140.78	175.97	222.69	294.89	338.74	368.64	388.56	425.49	439.95
76	156.14	195.16	247.63	327.44	376.60	409.15	431.07	471.62	486.08
77	172.78	216.28	274.51	363.98	418.45	454.98	478.88	522.56	537.72
78	188.77	236.77	301.39	399.85	459.62	499.47	524.71	571.46	585.90
79	206.68	259.80	331.46	439.70	505.45	547.97	575.20	624.46	638.92
80	226.51	284.75	364.10	483.54	555.93	601.76	630.99	682.99	696.76
81	247.63	312.27	399.93	532.02	611.06	660.88	691.42	747.02	759.41
82	271.32	342.35	439.61	585.16	671.50	725.30	757.85	816.56	828.25
83	291.79	369.86	474.80	633.64	725.96	781.76	814.31	873.70	884.02
84	314.82	399.30	513.84	686.11	784.41	841.54	874.08	934.29	943.25
85	339.15	430.65	555.43	742.58	847.52	906.64	938.50	999.69	1,007.26
86	365.39	465.20	600.87	803.68	915.27	976.37	1,008.25	1,069.23	1,074.74
87	393.54	502.32	650.13	870.09	989.65	1,052.07	1,082.64	1,143.59	1,147.71
88	423.61	541.99	703.25	941.83	1,069.35	1,133.12	1,163.01	1,223.46	1,224.83
89	456.88	585.51	760.20	1,020.21	1,155.03	1,220.13	1,248.69	1,308.14	1,307.44

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$15.37	$17.75	$19.52	$20.69	$21.88	$24.64	$25.91
35-39	n/a	n/a	16.55	18.93	21.28	22.47	23.65	26.54	28.44
40-44	n/a	n/a	18.34	21.28	24.24	26.02	27.20	30.96	32.86
45-49	n/a	n/a	21.28	26.02	29.57	31.34	33.11	37.91	39.81
50	n/a	n/a	24.24	29.57	33.11	36.07	37.85	42.96	45.49
51	n/a	n/a	24.83	30.75	34.30	37.24	39.03	44.86	47.39
52	n/a	n/a	26.02	31.93	36.07	39.03	40.80	46.76	49.28
53	n/a	n/a	27.79	34.30	38.44	41.99	43.76	49.91	53.07
54	n/a	n/a	29.57	36.65	41.40	44.93	47.30	53.71	56.86
55	n/a	n/a	31.93	39.03	44.35	47.89	50.27	57.49	60.64
56	n/a	n/a	34.30	41.99	47.30	51.45	54.40	61.28	65.08
57	n/a	n/a	36.07	44.93	50.86	54.99	57.95	65.72	69.50
58	n/a	n/a	39.62	48.48	55.58	59.72	63.27	71.40	75.82
59	n/a	n/a	42.58	53.23	60.30	65.05	68.58	77.72	82.13
60	n/a	n/a	46.12	57.36	65.05	70.95	74.51	84.66	89.08
61	n/a	n/a	50.27	62.09	70.95	76.88	81.01	91.61	96.66
62	n/a	n/a	54.40	67.41	76.88	83.37	88.10	99.82	104.87
63	n/a	n/a	59.72	74.51	85.16	92.24	96.98	109.94	115.62
64	n/a	n/a	65.64	82.19	93.42	101.70	107.02	121.31	127.62
65	n/a	n/a	72.13	90.47	103.47	111.75	118.26	133.94	140.26
66	n/a	n/a	79.23	99.93	113.53	123.58	130.09	147.85	154.80
67	n/a	n/a	87.51	109.98	125.36	136.00	143.68	163.00	170.58
68	n/a	n/a	97.57	122.40	140.15	152.56	160.83	182.58	190.81
69	n/a	n/a	108.81	137.18	157.29	170.88	179.76	204.07	213.54
70	n/a	n/a	121.22	153.15	175.62	190.98	201.63	228.72	238.82
71	n/a	n/a	135.40	171.48	196.91	214.05	225.87	255.88	267.25
72	n/a	n/a	150.77	191.58	219.97	239.47	253.07	286.84	298.84
73	n/a	n/a	167.33	212.87	244.80	266.09	280.86	317.80	330.43
74	n/a	n/a	185.66	236.52	271.41	295.64	311.62	351.90	365.18
75	n/a	n/a	205.77	262.54	301.57	328.16	345.91	390.44	403.72
76	n/a	n/a	228.83	291.51	335.27	364.23	383.75	432.78	446.04
77	n/a	n/a	253.66	324.03	372.52	405.04	426.32	479.53	493.44
78	n/a	n/a	278.51	355.96	409.17	444.66	467.13	524.38	537.66
79	n/a	n/a	306.29	391.44	449.97	487.82	512.07	573.04	586.30
80	n/a	n/a	336.44	430.46	494.92	535.72	561.74	626.74	639.38
81	n/a	n/a	369.56	473.63	543.99	588.33	615.54	685.50	696.88
82	n/a	n/a	406.22	520.93	597.80	645.69	674.67	749.31	760.05
83	n/a	n/a	438.74	564.09	646.28	695.96	724.92	801.75	811.23
84	n/a	n/a	474.80	610.81	698.32	749.18	778.14	857.34	865.56
85	n/a	n/a	513.25	661.07	754.49	807.12	835.50	917.37	924.32
86	n/a	n/a	555.22	715.48	814.80	869.21	897.59	981.18	986.23
87	n/a	n/a	600.75	774.60	881.03	936.61	963.82	1,049.41	1,053.20
88	n/a	n/a	649.84	838.47	952.00	1,008.76	1,035.36	1,122.70	1,123.97
89	n/a	n/a	702.45	908.23	1,028.26	1,086.22	1,111.64	1,200.42	1,199.77

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.07	$24.31	$28.35	$34.83	$38.88	$42.12	$45.36	$48.60	$53.47
35-39	23.49	27.55	33.21	40.51	46.17	51.03	53.47	58.32	63.18
40-44	27.55	33.21	39.69	49.41	57.51	62.37	66.42	72.09	78.57
45-49	34.03	40.51	50.23	63.18	72.90	80.19	85.05	92.34	99.63
50	38.88	46.99	58.32	72.90	84.24	92.34	98.82	106.11	115.02
51	40.51	48.60	60.75	76.95	89.10	97.20	103.68	111.78	120.69
52	42.12	51.03	63.99	81.00	93.15	102.06	108.54	116.64	126.36
53	44.55	54.27	68.04	86.67	99.63	109.35	116.64	125.55	134.46
54	47.79	58.32	72.90	92.34	106.92	116.64	124.74	133.65	144.18
55	51.03	62.37	77.76	98.82	114.21	125.55	132.84	143.37	153.90
56	54.27	66.42	83.43	106.11	122.31	133.65	142.56	153.09	164.43
57	57.51	70.47	89.10	113.40	131.22	143.37	152.28	164.43	175.77
58	61.56	76.14	95.58	122.31	140.94	154.71	164.43	176.58	188.73
59	66.42	81.81	102.87	131.22	152.28	166.86	177.39	190.35	203.31
60	71.28	87.48	110.97	141.75	163.62	179.01	190.35	204.93	218.70
61	76.14	93.96	119.07	152.28	176.58	193.59	205.74	220.32	234.90
62	81.81	101.25	128.79	164.43	190.35	208.17	221.13	237.33	252.72
63	88.29	110.16	139.32	178.20	206.55	226.80	240.57	258.39	274.59
64	95.58	119.07	151.47	193.59	224.37	246.24	261.63	281.07	298.08
65	103.68	128.79	164.43	210.60	244.62	268.11	284.31	305.36	324.00
66	111.78	140.13	179.01	229.23	265.68	291.60	309.42	332.10	351.54
67	121.50	151.47	194.40	249.48	289.16	316.71	336.96	361.26	382.32
68	132.84	166.05	213.03	273.78	317.52	348.30	370.16	396.90	419.58
69	144.99	182.25	233.28	300.51	349.11	383.12	407.43	436.59	460.88
70	158.76	199.26	255.96	330.48	383.94	422.00	447.92	479.52	505.44
71	173.34	218.70	281.07	362.88	422.00	463.32	492.48	527.31	554.84
72	190.35	239.76	308.60	399.32	464.12	510.30	541.88	579.96	609.11
73	207.36	261.63	336.96	436.59	507.87	557.28	591.30	631.79	661.76
74	225.99	285.12	367.74	477.08	554.84	609.11	645.56	688.50	719.27
75	247.05	311.84	401.76	521.64	606.68	665.00	705.51	750.06	780.83
76	269.73	340.20	439.02	570.24	663.39	726.56	770.31	818.10	848.87
77	294.03	371.79	479.52	622.88	724.95	794.60	840.78	890.99	921.78
78	320.76	406.62	525.68	683.63	795.42	869.94	918.54	971.18	1,001.15
79	350.72	444.68	576.72	750.06	872.36	952.55	1,004.39	1,057.86	1,087.02
80	383.12	486.80	631.79	822.95	956.60	1,043.27	1,098.35	1,152.62	1,180.16
81	417.96	532.16	692.55	903.15	1,048.94	1,142.10	1,200.42	1,256.30	1,281.41
82	456.84	582.39	758.96	991.43	1,150.19	1,250.63	1,312.19	1,368.89	1,391.57
83	479.52	613.16	799.47	1,044.90	1,210.14	1,310.57	1,370.51	1,423.97	1,444.22
84	504.63	645.56	843.20	1,101.59	1,272.50	1,374.56	1,432.07	1,481.47	1,498.49
85	530.55	679.59	888.56	1,161.54	1,338.92	1,440.17	1,496.87	1,541.42	1,555.19
86	557.28	715.23	936.35	1,224.71	1,408.58	1,509.83	1,564.10	1,603.79	1,614.31
87	585.63	752.48	986.58	1,291.13	1,481.47	1,582.73	1,633.75	1,668.59	1,675.07
88	615.59	792.18	1,040.03	1,361.60	1,558.43	1,658.87	1,707.47	1,735.82	1,738.25
89	647.19	834.30	1,095.92	1,435.31	1,639.43	1,739.06	1,783.61	1,806.29	1,804.66

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.02	$23.09	$26.93	$33.44	$37.32	$40.44	$43.55	$47.14	$51.85
35-39	22.31	26.17	31.55	38.88	44.33	48.98	51.33	56.56	61.28
40-44	26.17	31.55	37.70	47.43	55.21	59.88	63.77	69.93	76.21
45-49	32.32	38.49	47.72	60.64	69.98	76.97	81.64	89.57	96.64
50	36.94	44.64	55.41	69.98	80.87	88.65	94.88	102.93	111.58
51	38.49	46.17	57.72	73.88	85.54	93.32	99.52	108.42	117.06
52	40.01	48.48	60.80	77.76	89.42	97.98	104.19	113.14	122.57
53	42.33	51.56	64.64	83.21	95.64	104.98	111.97	121.78	130.43
54	45.40	55.41	69.26	88.65	102.65	111.97	119.75	129.64	139.85
55	48.48	59.25	73.88	94.88	109.65	120.52	127.53	139.07	149.29
56	51.56	63.11	79.26	101.87	117.42	128.30	136.86	148.49	159.50
57	54.64	66.95	84.65	108.86	125.98	137.64	146.18	159.50	170.50
58	58.48	72.34	90.81	117.42	135.29	148.53	157.84	171.28	183.07
59	63.11	77.72	97.73	125.98	146.18	160.19	170.29	184.63	197.21
60	67.71	83.10	105.41	136.08	157.08	171.85	182.74	198.78	212.15
61	72.34	89.26	113.12	146.18	169.51	185.85	197.51	213.71	227.86
62	77.72	96.18	122.36	157.84	182.74	199.85	212.28	230.21	245.14
63	83.87	104.65	132.35	171.07	198.28	217.72	230.95	250.65	266.35
64	90.81	113.12	143.90	185.85	215.40	236.39	251.16	272.63	289.14
65	98.50	122.36	156.21	202.18	234.84	257.39	272.94	296.21	314.28
66	106.20	133.12	170.05	220.06	255.04	279.94	297.05	322.14	340.99
67	115.43	143.90	184.68	239.50	277.61	304.04	323.48	350.42	370.84
68	126.20	157.74	202.38	262.82	304.82	334.36	355.37	385.00	406.98
69	137.75	173.14	221.62	288.49	335.15	367.80	391.12	423.50	447.06
70	150.82	189.30	243.16	317.26	368.57	405.13	430.00	465.13	490.27
71	164.68	207.77	267.02	348.36	405.13	444.79	472.77	511.49	538.21
72	180.84	227.77	293.17	383.35	445.56	489.88	520.21	562.57	590.84
73	196.99	248.55	320.11	419.12	487.56	534.98	567.64	612.85	641.91
74	214.69	270.86	349.36	458.00	532.65	584.76	619.75	667.85	697.70
75	234.70	296.26	381.67	500.77	582.41	638.41	677.29	727.55	757.40
76	256.24	323.19	417.07	547.42	636.85	697.51	739.50	793.55	823.41
77	279.32	353.20	455.54	597.97	695.95	762.82	807.14	864.27	894.11
78	304.72	386.30	499.40	656.29	763.61	835.13	881.79	942.05	971.12
79	333.18	422.45	547.88	720.06	837.47	914.46	964.21	1,026.11	1,054.41
80	363.97	462.47	600.20	790.04	918.34	1,001.53	1,054.42	1,118.04	1,144.76
81	397.05	505.56	657.92	867.01	1,006.99	1,096.41	1,152.40	1,218.61	1,242.97
82	433.99	553.27	721.01	951.77	1,104.19	1,200.60	1,259.71	1,327.83	1,349.81
83	455.54	582.51	759.50	1,003.09	1,161.72	1,258.15	1,315.69	1,381.24	1,400.89
84	479.40	613.28	801.04	1,057.53	1,221.60	1,319.59	1,374.78	1,437.03	1,453.54
85	504.02	645.61	844.13	1,115.06	1,285.35	1,382.55	1,436.99	1,495.18	1,508.53
86	529.41	679.47	889.53	1,175.73	1,352.24	1,449.44	1,501.54	1,555.68	1,565.89
87	556.35	714.86	937.25	1,239.48	1,422.22	1,519.42	1,568.41	1,618.52	1,624.82
88	584.82	752.57	988.03	1,307.14	1,496.08	1,592.51	1,639.16	1,683.74	1,686.10
89	614.83	792.58	1,041.12	1,377.90	1,573.84	1,669.50	1,712.27	1,752.11	1,750.52

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.52	$21.38	$24.95	$31.35	$35.00	$37.91	$40.82	$44.72	$49.19
35-39	20.67	24.24	29.21	36.45	41.56	45.94	48.11	53.65	58.12
40-44	24.24	29.21	34.93	44.48	51.76	56.14	59.78	66.32	72.28
45-49	29.95	35.64	44.19	56.86	65.61	72.17	76.55	84.95	91.66
50	34.21	41.33	51.33	65.61	75.82	83.10	88.94	97.62	105.82
51	35.64	42.76	53.47	69.26	80.19	87.48	93.32	102.84	111.03
52	37.07	44.90	56.31	72.90	83.85	91.85	97.69	107.30	116.26
53	39.21	47.76	59.88	78.01	89.67	98.42	104.98	115.50	123.71
54	42.07	51.33	64.16	83.10	96.23	104.98	112.26	122.96	132.64
55	44.90	54.88	68.42	88.94	102.80	113.01	119.55	131.90	141.59
56	47.76	58.45	73.42	95.51	110.08	120.29	128.30	140.84	151.28
57	50.61	62.02	78.40	102.06	118.10	129.04	137.05	151.28	161.70
58	54.16	67.01	84.11	110.08	126.85	139.24	147.99	162.46	173.64
59	58.45	71.99	90.52	118.10	137.05	150.17	159.65	175.12	187.05
60	62.73	76.97	97.66	127.58	147.26	161.12	171.33	188.54	201.21
61	67.01	82.68	104.78	137.05	158.92	174.24	185.17	202.69	216.11
62	71.99	89.10	113.34	147.99	171.33	187.36	199.02	218.34	232.49
63	77.70	96.94	122.61	160.38	185.90	204.12	216.52	237.71	252.62
64	84.11	104.78	133.30	174.24	201.94	221.62	235.47	258.58	274.23
65	91.23	113.34	144.70	189.54	220.15	241.31	255.88	280.94	298.08
66	98.37	123.32	157.53	206.31	239.11	262.44	278.47	305.53	323.41
67	106.92	133.30	171.07	224.53	260.26	285.04	303.26	332.36	351.73
68	116.90	146.13	187.46	246.40	285.76	313.47	333.16	365.15	386.01
69	127.59	160.38	205.29	270.47	314.20	344.82	366.70	401.66	424.01
70	139.70	175.34	225.24	297.43	345.54	379.82	403.14	441.15	465.00
71	152.54	192.46	247.34	326.59	379.82	416.99	443.23	485.12	510.45
72	167.51	210.98	271.57	359.40	417.72	459.27	487.71	533.57	560.38
73	182.47	230.23	296.52	392.93	457.09	501.55	532.16	581.25	608.82
74	198.87	250.91	323.62	429.39	499.37	548.20	581.01	633.42	661.74
75	217.41	274.43	353.54	469.47	546.03	598.51	634.96	690.06	718.36
76	237.36	299.38	386.34	513.21	597.05	653.92	693.28	752.64	780.96
77	258.74	327.18	421.98	560.60	652.46	715.15	756.69	819.71	848.03
78	282.26	357.83	462.61	615.27	715.87	782.94	826.68	893.48	921.07
79	308.64	391.33	507.51	675.05	785.13	857.29	903.95	973.22	1,000.05
80	337.15	428.39	555.98	740.66	860.95	938.95	988.52	1,060.41	1,085.74
81	367.80	468.31	609.44	812.84	944.05	1,027.88	1,080.37	1,155.80	1,178.89
82	402.02	512.50	667.89	892.29	1,035.18	1,125.57	1,180.98	1,259.38	1,280.25
83	421.98	539.59	703.53	940.40	1,089.12	1,179.51	1,233.46	1,310.05	1,328.68
84	444.07	568.10	742.01	991.43	1,145.26	1,237.11	1,288.87	1,362.95	1,378.61
85	466.88	598.04	781.94	1,045.38	1,205.03	1,296.15	1,347.19	1,418.10	1,430.77
86	490.40	629.39	823.99	1,102.23	1,267.72	1,358.85	1,407.70	1,475.49	1,485.17
87	515.35	662.19	868.18	1,162.02	1,333.34	1,424.45	1,470.39	1,535.10	1,541.06
88	541.72	697.11	915.23	1,225.45	1,402.58	1,492.98	1,536.72	1,596.96	1,599.19
89	569.53	734.18	964.41	1,291.78	1,475.49	1,565.16	1,605.25	1,661.78	1,660.30

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.91	$20.66	$24.10	$30.31	$33.83	$36.64	$39.47	$43.75	$48.11
35-39	19.97	23.42	28.23	35.25	40.16	44.40	46.51	52.48	56.86
40-44	23.42	28.23	33.74	42.99	50.03	54.25	57.78	64.89	70.72
45-49	28.92	34.43	42.70	54.96	63.42	69.76	73.98	83.10	89.67
50	33.04	39.94	49.57	63.42	73.29	80.33	85.97	95.51	103.52
51	34.43	41.31	51.63	66.95	77.52	84.57	90.21	100.60	108.63
52	35.80	43.37	54.39	70.47	81.04	88.79	94.43	104.98	113.73
53	37.87	46.12	57.83	75.40	86.68	95.14	101.48	113.01	121.01
54	40.61	49.57	61.97	80.33	93.02	101.48	108.52	120.29	129.76
55	43.37	53.02	66.10	85.97	99.36	109.23	115.56	129.04	138.51
56	46.12	56.46	70.91	92.31	106.41	116.27	124.04	137.79	147.99
57	48.88	59.89	75.74	98.66	114.16	124.72	132.49	147.99	158.20
58	52.33	64.72	81.25	106.41	122.62	134.60	143.06	158.92	169.86
59	56.46	69.54	87.44	114.16	132.49	145.17	154.33	171.33	182.99
60	60.59	74.36	94.33	123.33	142.35	155.74	165.61	184.44	196.83
61	64.72	79.86	101.20	132.49	153.62	168.42	178.99	198.28	211.41
62	69.54	86.06	109.47	143.06	165.61	181.10	192.38	213.60	227.44
63	75.05	93.63	118.42	155.03	179.70	197.31	209.29	232.56	247.13
64	81.25	101.20	128.75	168.42	195.19	214.22	227.63	252.97	268.27
65	88.12	109.47	139.77	183.22	212.82	233.25	247.34	274.84	291.60
66	95.02	119.12	152.16	199.44	231.14	253.69	269.20	298.88	316.38
67	103.29	128.75	165.24	217.05	251.57	275.53	293.16	325.13	344.08
68	112.91	141.14	181.07	238.19	276.24	303.03	322.03	357.20	377.62
69	123.24	154.92	198.28	261.43	303.72	333.32	354.47	392.93	414.80
70	134.94	169.37	217.57	287.52	334.02	367.15	389.69	431.56	454.89
71	147.35	185.90	238.91	315.71	367.15	403.09	428.46	474.59	499.37
72	161.79	203.79	262.32	347.42	403.79	443.96	471.44	521.96	548.20
73	176.26	222.38	286.42	379.83	441.85	484.83	514.44	568.62	595.60
74	192.09	242.35	312.59	415.07	482.71	529.93	561.64	619.64	647.35
75	210.00	265.08	341.50	453.81	527.82	578.56	613.78	675.05	702.75
76	229.27	289.16	373.18	496.10	577.14	632.10	670.16	736.28	763.99
77	249.93	316.01	407.59	541.92	630.70	691.30	731.47	801.90	829.60
78	272.65	345.63	446.83	594.76	692.01	756.84	799.13	874.07	901.04
79	298.12	377.99	490.21	652.54	758.95	828.72	873.82	952.06	978.31
80	325.67	413.79	537.03	715.98	832.25	907.65	955.57	1,037.37	1,062.15
81	355.26	452.34	588.66	785.74	912.58	993.62	1,044.36	1,130.67	1,153.27
82	388.31	495.03	645.13	862.54	1,000.66	1,088.04	1,141.61	1,232.00	1,252.41
83	407.59	521.20	679.54	909.06	1,052.82	1,140.19	1,192.34	1,281.57	1,299.81
84	428.93	548.73	716.72	958.39	1,107.07	1,195.86	1,245.91	1,333.34	1,348.64
85	450.96	577.64	755.28	1,010.53	1,164.86	1,252.94	1,302.27	1,387.29	1,399.67
86	473.68	607.94	795.90	1,065.49	1,225.46	1,313.54	1,360.76	1,443.41	1,452.89
87	497.78	639.62	838.60	1,123.29	1,288.89	1,376.98	1,421.37	1,501.73	1,507.56
88	523.26	673.36	884.02	1,184.60	1,355.83	1,443.22	1,485.50	1,562.25	1,564.42
89	550.11	709.16	931.54	1,248.72	1,426.30	1,512.98	1,551.74	1,625.66	1,624.20

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.65	$19.20	$22.40	$28.56	$31.89	$34.54	$37.20	$41.31	$45.45
35-39	18.56	21.75	26.23	33.21	37.87	41.84	43.84	49.57	53.71
40-44	21.75	26.23	31.35	40.52	47.16	51.15	54.46	61.28	66.78
45-49	26.88	32.01	39.68	51.81	59.78	65.76	69.75	78.50	84.69
50	30.72	37.11	46.07	59.78	69.08	75.71	81.03	90.18	97.78
51	32.01	38.39	48.00	63.11	73.06	79.70	85.02	95.02	102.59
52	33.27	40.31	50.56	66.42	76.38	83.69	89.00	99.14	107.41
53	35.20	42.87	53.76	71.07	81.69	89.67	95.64	106.71	114.29
54	37.76	46.07	57.60	75.71	87.68	95.64	102.28	113.61	122.56
55	40.31	49.28	61.43	81.03	93.65	102.96	108.93	121.86	130.82
56	42.87	52.47	65.90	87.01	100.30	109.60	116.90	130.13	139.77
57	45.44	55.67	70.40	92.99	107.60	117.57	124.88	139.77	149.41
58	48.63	60.14	75.50	100.30	115.56	126.86	134.82	150.10	160.43
59	52.47	64.62	81.26	107.60	124.88	136.83	145.46	161.79	172.81
60	56.31	69.12	87.68	116.25	134.17	146.78	156.10	174.19	185.90
61	60.14	74.22	94.06	124.88	144.80	158.75	168.70	187.27	199.67
62	64.62	79.98	101.75	134.82	156.10	170.70	181.32	201.73	214.81
63	69.75	87.02	110.06	146.13	169.37	185.98	197.27	219.63	233.40
64	75.50	94.06	119.66	158.75	183.99	201.91	214.53	238.91	253.36
65	81.92	101.75	129.89	172.69	200.58	219.85	233.14	259.57	275.40
66	88.31	110.70	141.41	187.96	217.86	239.11	253.72	282.29	298.82
67	95.99	119.66	153.58	204.58	237.12	259.70	276.31	307.08	324.97
68	104.94	131.17	168.28	224.50	260.37	285.61	303.54	337.37	356.65
69	114.54	143.98	184.30	246.41	286.26	314.16	334.09	371.09	391.75
70	125.42	157.42	202.21	270.99	314.82	346.04	367.30	407.59	429.62
71	136.93	172.78	222.04	297.56	346.04	379.92	403.83	448.21	471.62
72	150.38	189.40	243.79	327.44	380.58	418.45	444.35	492.97	517.75
73	163.81	206.68	266.19	358.00	416.45	456.97	484.86	537.03	562.50
74	178.54	225.24	290.51	391.21	454.98	499.47	529.37	585.22	611.38
75	195.16	246.36	317.39	427.73	497.48	545.30	578.52	637.55	663.70
76	213.09	268.75	346.83	467.59	543.98	595.78	631.65	695.38	721.54
77	232.27	293.71	378.82	510.77	594.46	651.57	689.44	757.35	783.52
78	253.39	321.23	415.29	560.57	652.24	713.34	753.19	825.51	850.98
79	277.08	351.30	455.60	615.05	715.35	781.10	823.60	899.19	923.97
80	302.67	384.57	499.12	674.83	784.41	855.48	900.66	979.73	1,003.14
81	330.18	420.41	547.12	740.58	860.14	936.52	984.33	1,067.85	1,089.21
82	360.90	460.09	599.59	812.97	943.16	1,025.51	1,076.00	1,163.56	1,182.84
83	378.82	484.40	631.58	856.81	992.30	1,074.67	1,123.81	1,210.38	1,227.58
84	398.65	510.01	666.13	903.31	1,043.45	1,127.14	1,174.30	1,259.26	1,273.72
85	419.13	536.88	701.97	952.45	1,097.91	1,180.94	1,227.44	1,310.20	1,321.91
86	440.25	565.02	739.72	1,004.26	1,155.03	1,238.05	1,282.56	1,363.22	1,372.18
87	462.64	594.46	779.39	1,058.72	1,214.82	1,297.83	1,339.68	1,418.30	1,423.81
88	486.32	625.82	821.63	1,116.51	1,277.90	1,360.28	1,400.13	1,475.44	1,477.51
89	511.28	659.10	865.78	1,176.95	1,344.33	1,426.04	1,462.56	1,535.35	1,533.97

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$20.69	$25.42	$28.37	$30.75	$33.11	$37.91	$41.69
35-39	n/a	n/a	24.24	29.57	33.71	37.24	39.03	45.49	49.28
40-44	n/a	n/a	28.96	36.07	41.99	45.53	48.48	56.22	61.28
45-49	n/a	n/a	36.65	46.12	53.23	58.54	62.09	72.03	77.72
50	n/a	n/a	42.58	53.23	61.50	67.41	72.13	82.77	89.72
51	n/a	n/a	44.35	56.17	65.05	70.95	75.69	87.18	94.13
52	n/a	n/a	46.71	59.13	68.00	74.51	79.23	90.98	98.55
53	n/a	n/a	49.68	63.27	72.72	79.82	85.16	97.94	104.87
54	n/a	n/a	53.23	67.41	78.05	85.16	91.06	104.26	112.46
55	n/a	n/a	56.76	72.13	83.37	91.65	96.98	111.83	120.04
56	n/a	n/a	60.89	77.46	89.29	97.57	104.06	119.41	128.26
57	n/a	n/a	65.05	82.78	95.78	104.66	111.16	128.26	137.09
58	n/a	n/a	69.77	89.29	102.88	112.94	120.03	137.73	147.22
59	n/a	n/a	75.10	95.78	111.16	121.81	129.50	148.48	158.58
60	n/a	n/a	81.01	103.47	119.44	130.68	138.95	159.85	170.58
61	n/a	n/a	86.92	111.16	128.91	141.33	150.18	171.85	183.22
62	n/a	n/a	94.01	120.03	138.95	151.97	161.42	185.13	197.13
63	n/a	n/a	101.70	130.09	150.77	165.57	175.62	201.54	214.18
64	n/a	n/a	110.57	141.33	163.80	179.76	190.98	219.23	232.49
65	n/a	n/a	120.03	153.74	178.57	195.73	207.55	238.19	252.72
66	n/a	n/a	130.68	167.33	193.94	212.87	225.87	259.03	274.21
67	n/a	n/a	141.92	182.11	211.10	231.21	245.98	281.78	298.21
68	n/a	n/a	155.51	199.86	231.79	254.27	270.23	309.58	327.27
69	n/a	n/a	170.29	219.38	254.86	279.68	297.41	340.54	359.50
70	n/a	n/a	186.84	241.24	280.27	308.06	326.99	374.03	394.25
71	n/a	n/a	205.18	264.89	308.06	338.22	359.51	411.30	432.78
72	n/a	n/a	225.28	291.51	338.81	372.52	395.57	452.36	475.11
73	n/a	n/a	245.98	318.71	370.74	406.81	431.66	492.80	516.17
74	n/a	n/a	268.45	348.27	405.04	444.66	471.27	537.03	561.03
75	n/a	n/a	293.28	380.80	442.87	485.45	515.02	585.04	609.06
76	n/a	n/a	320.47	416.28	484.27	530.40	562.33	638.11	662.12
77	n/a	n/a	350.05	454.70	529.21	580.05	613.77	694.98	718.98
78	n/a	n/a	383.75	499.05	580.64	635.05	670.53	757.52	780.89
79	n/a	n/a	421.00	547.54	636.83	695.36	733.20	825.11	847.87
80	n/a	n/a	461.21	600.75	698.32	761.59	801.79	899.04	920.52
81	n/a	n/a	505.56	659.29	765.72	833.73	876.30	979.91	999.50
82	n/a	n/a	554.05	723.75	839.64	912.96	957.90	1,067.73	1,085.42
83	n/a	n/a	583.61	762.78	883.39	956.72	1,000.48	1,110.69	1,126.50
84	n/a	n/a	615.54	804.16	928.93	1,003.43	1,045.41	1,155.55	1,168.82
85	n/a	n/a	648.66	847.91	977.41	1,051.32	1,092.71	1,202.31	1,213.05
86	n/a	n/a	683.54	894.04	1,028.26	1,102.18	1,141.80	1,250.96	1,259.17
87	n/a	n/a	720.20	942.53	1,081.47	1,155.39	1,192.65	1,301.50	1,306.55
88	n/a	n/a	759.23	993.96	1,137.66	1,210.96	1,246.45	1,353.94	1,355.83
89	n/a	n/a	800.02	1,047.78	1,196.78	1,269.51	1,302.03	1,408.90	1,407.63

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.11	$29.97	$35.64	$44.55	$51.03	$55.89	$59.13	$64.80	$71.28
35-39	31.59	37.27	46.17	57.51	66.42	72.90	77.76	84.24	92.34
40-44	39.69	47.79	59.13	74.52	85.86	94.77	101.25	109.35	118.26
45-49	48.60	59.94	74.52	94.77	110.16	120.69	127.98	137.70	149.04
50	55.08	67.23	85.05	107.73	124.74	136.89	144.99	156.33	168.48
51	57.51	70.47	88.29	112.59	129.60	142.56	151.47	162.81	174.96
52	59.94	72.90	92.34	117.45	135.27	148.23	157.95	170.10	182.25
53	62.37	76.95	97.20	123.93	143.37	157.14	166.86	179.01	192.78
54	66.42	81.81	102.87	131.22	151.47	166.05	175.77	189.54	203.31
55	69.66	85.86	108.54	138.51	159.57	174.96	186.30	200.07	213.84
56	72.90	90.72	114.21	145.80	168.48	184.68	196.83	211.41	225.99
57	76.95	95.58	120.69	153.90	178.20	195.21	207.36	222.75	238.14
58	81.81	101.25	127.98	163.62	189.54	207.36	220.32	236.52	252.72
59	86.67	106.92	136.08	173.34	200.88	220.32	234.09	251.10	268.11
60	91.53	113.40	144.18	184.68	213.03	233.28	247.86	266.49	283.50
61	97.20	120.69	153.09	196.02	226.80	247.86	263.25	282.68	301.32
62	102.87	127.98	162.00	208.17	240.57	263.25	279.44	299.70	319.14
63	109.35	136.08	174.15	222.75	257.58	281.88	299.70	321.56	341.82
64	116.64	145.80	186.30	238.14	276.20	302.12	321.56	344.24	365.31
65	124.74	156.33	199.26	255.96	295.64	324.00	344.24	368.55	391.23
66	133.65	166.86	213.03	273.78	317.52	347.48	369.36	395.28	418.76
67	142.56	178.20	228.42	293.22	340.20	372.60	395.28	423.63	448.74
68	153.90	192.78	247.05	318.32	369.36	405.00	429.30	460.08	486.80
69	166.05	208.98	268.11	345.06	400.95	439.83	466.56	499.76	527.31
70	179.82	225.99	289.98	374.22	434.96	477.08	507.06	541.88	571.86
71	194.40	244.62	314.28	406.62	472.23	518.40	549.99	588.87	620.46
72	209.79	264.87	341.00	440.64	512.72	562.95	597.78	639.08	672.30
73	226.80	285.92	369.36	477.90	555.66	609.92	647.19	690.92	724.14
74	245.43	310.23	399.32	517.59	602.63	660.15	700.64	746.82	780.03
75	265.68	335.34	432.54	561.32	652.86	715.23	758.15	806.75	840.78
76	287.55	362.88	468.99	608.31	707.12	775.16	820.52	872.36	905.58
77	311.04	392.84	507.87	659.34	767.07	839.96	888.56	942.02	975.23
78	336.96	426.87	553.23	718.47	835.91	913.67	965.51	1,020.59	1,052.99
79	366.12	464.12	601.83	784.07	910.43	994.67	1,048.94	1,105.64	1,136.42
80	396.90	504.63	656.10	854.55	992.24	1,082.15	1,139.66	1,197.18	1,226.34
81	430.92	549.18	714.42	931.50	1,081.34	1,177.74	1,237.67	1,295.99	1,322.72
82	467.36	596.96	777.59	1,015.74	1,178.54	1,281.41	1,344.59	1,403.72	1,428.02
83	490.04	625.31	816.47	1,066.76	1,235.24	1,338.11	1,399.67	1,454.75	1,475.81
84	512.72	655.28	856.16	1,120.22	1,293.56	1,397.24	1,456.37	1,507.39	1,525.22
85	537.03	687.68	899.10	1,176.11	1,355.12	1,458.80	1,515.50	1,561.67	1,576.25
86	562.14	720.90	943.64	1,234.43	1,419.92	1,522.79	1,577.06	1,618.37	1,629.71
87	588.06	755.72	989.82	1,295.99	1,487.15	1,590.02	1,641.86	1,676.69	1,683.98
88	615.59	792.18	1,040.03	1,361.60	1,558.43	1,659.67	1,708.27	1,737.43	1,740.67
89	647.19	834.30	1,095.92	1,435.31	1,639.43	1,739.06	1,783.61	1,806.29	1,804.66

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
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BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.86	$28.47	$33.86	$42.76	$48.98	$53.65	$56.76	$62.86	$69.14
35-39	30.01	35.40	43.85	55.21	63.77	69.98	74.65	81.71	89.57
40-44	37.70	45.40	56.17	71.54	82.43	90.98	97.20	106.07	114.71
45-49	46.17	56.94	70.79	90.98	105.75	115.85	122.86	133.58	144.57
50	52.33	63.87	80.79	103.42	119.75	131.41	139.19	151.65	163.43
51	54.64	66.95	83.87	108.09	124.42	136.86	145.42	157.92	169.71
52	56.94	69.26	87.73	112.76	129.86	142.30	151.64	165.00	176.78
53	59.25	73.10	92.34	118.96	137.64	150.85	160.19	173.64	186.99
54	63.11	77.72	97.73	125.98	145.42	159.40	168.74	183.85	197.21
55	66.18	81.58	103.12	132.97	153.20	167.97	178.84	194.06	207.41
56	69.26	86.18	108.49	139.96	161.74	177.28	188.95	205.06	219.22
57	73.10	90.81	114.65	147.74	171.07	187.41	199.07	216.06	231.00
58	77.72	96.18	121.59	157.08	181.95	199.07	211.51	229.42	245.14
59	82.34	101.57	129.27	166.41	192.84	211.51	224.73	243.58	260.07
60	86.94	107.73	136.97	177.28	204.50	223.94	237.95	258.49	275.00
61	92.34	114.65	145.43	188.18	217.72	237.95	252.72	274.21	292.27
62	97.73	121.59	153.90	199.85	230.95	252.72	268.27	290.71	309.56
63	103.89	129.27	165.45	213.84	247.27	270.60	287.71	311.92	331.57
64	110.80	138.51	176.99	228.61	265.17	290.04	308.71	333.92	354.35
65	118.50	148.50	189.30	245.73	283.82	311.04	330.48	357.49	379.49
66	126.96	158.52	202.38	262.82	304.82	333.59	354.59	383.42	406.21
67	135.44	169.29	217.00	281.50	326.59	357.70	379.46	410.92	435.28
68	146.21	183.15	234.70	305.59	354.59	388.80	412.12	446.28	472.20
69	157.74	198.53	254.70	331.26	384.91	422.23	447.90	484.77	511.49
70	170.83	214.69	275.48	359.26	417.57	458.00	486.78	525.63	554.70
71	184.68	232.39	298.57	390.36	453.33	497.66	527.98	571.20	601.84
72	199.31	251.63	323.95	423.01	492.21	540.43	573.86	619.91	652.13
73	215.46	271.62	350.89	458.78	533.43	585.52	621.29	670.21	702.41
74	233.16	294.72	379.36	496.88	578.53	633.74	672.62	724.41	756.63
75	252.39	318.58	410.92	538.87	626.74	686.61	727.83	782.56	815.55
76	273.17	344.74	445.55	583.98	678.83	744.17	787.70	846.19	878.40
77	295.48	373.20	482.47	632.96	736.39	806.37	853.03	913.76	945.97
78	320.11	405.53	525.56	689.73	802.49	877.12	926.89	989.97	1,021.40
79	347.81	440.92	571.74	752.71	874.01	954.88	1,006.99	1,072.47	1,102.33
80	377.06	479.40	623.30	820.36	952.55	1,038.86	1,094.09	1,161.25	1,189.54
81	409.37	521.72	678.70	894.23	1,038.09	1,130.62	1,188.15	1,257.11	1,283.04
82	444.00	567.12	738.71	975.10	1,131.39	1,230.16	1,290.81	1,361.62	1,385.18
83	465.54	594.05	775.65	1,024.09	1,185.83	1,284.59	1,343.67	1,411.11	1,431.53
84	487.09	622.52	813.35	1,075.41	1,241.83	1,341.35	1,398.11	1,462.17	1,479.46
85	510.18	653.30	854.14	1,129.07	1,300.91	1,400.45	1,454.88	1,514.82	1,528.96
86	534.04	684.86	896.46	1,185.04	1,363.11	1,461.87	1,513.98	1,569.82	1,580.81
87	558.66	717.93	940.33	1,244.15	1,427.66	1,526.41	1,576.19	1,626.39	1,633.46
88	584.82	752.57	988.03	1,307.14	1,496.08	1,593.28	1,639.94	1,685.32	1,688.45
89	614.83	792.58	1,041.12	1,377.90	1,573.84	1,669.50	1,712.27	1,752.11	1,750.52

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.09	$26.38	$31.37	$40.10	$45.94	$50.31	$53.23	$59.62	$65.58
35-39	27.81	32.78	40.64	51.76	59.78	65.61	69.98	77.50	84.95
40-44	34.93	42.07	52.04	67.07	77.27	85.30	91.13	100.60	108.81
45-49	42.76	52.76	65.58	85.30	99.14	108.63	115.18	126.69	137.12
50	48.47	59.16	74.85	96.96	112.26	123.21	130.49	143.82	155.01
51	50.61	62.02	77.70	101.33	116.64	128.30	136.33	149.79	160.97
52	52.76	64.16	81.26	105.71	121.74	133.42	142.17	156.49	167.67
53	54.88	67.71	85.54	111.54	129.04	141.42	150.17	164.69	177.36
54	58.45	71.99	90.52	118.10	136.33	149.45	158.20	174.37	187.05
55	61.30	75.56	95.52	124.67	143.62	157.46	167.67	184.06	196.72
56	64.16	79.83	100.49	131.22	151.64	166.21	177.15	194.50	207.90
57	67.71	84.11	106.21	138.51	160.38	175.70	186.62	204.93	219.09
58	71.99	89.10	112.61	147.26	170.58	186.62	198.28	217.59	232.49
59	76.28	94.09	119.75	156.01	180.79	198.28	210.69	231.01	246.66
60	80.54	99.80	126.87	166.21	191.74	209.95	223.07	245.16	260.82
61	85.54	106.21	134.73	176.42	204.12	223.07	236.93	260.07	277.21
62	90.52	112.61	142.56	187.36	216.52	236.93	251.51	275.72	293.60
63	96.23	119.75	153.25	200.49	231.82	253.69	269.73	295.84	314.47
64	102.65	128.30	163.94	214.33	248.59	271.92	289.42	316.71	336.08
65	109.78	137.56	175.34	230.37	266.09	291.60	309.83	339.06	359.93
66	117.61	146.84	187.46	246.40	285.76	312.75	332.42	363.66	385.26
67	125.44	156.82	201.01	263.90	306.18	335.34	355.75	389.73	412.83
68	135.44	169.65	217.41	286.50	332.42	364.50	386.36	423.27	447.87
69	146.13	183.89	235.93	310.55	360.86	395.85	419.90	459.78	485.12
70	158.25	198.87	255.17	336.79	391.48	429.39	456.35	498.53	526.11
71	171.07	215.27	276.56	365.95	425.01	466.56	495.00	541.75	570.82
72	184.62	233.08	300.08	396.57	461.46	506.66	538.00	587.95	618.51
73	199.58	251.62	325.03	430.11	500.09	548.94	582.48	635.66	666.20
74	215.98	273.00	351.40	465.84	542.37	594.14	630.58	687.07	717.63
75	233.79	295.10	380.64	505.20	587.57	643.71	682.34	742.22	773.51
76	253.05	319.33	412.71	547.48	636.42	697.65	738.47	802.58	833.13
77	273.72	345.71	446.92	593.41	690.37	755.97	799.72	866.67	897.21
78	296.52	375.64	486.84	646.62	752.32	822.31	868.96	938.95	968.75
79	322.19	408.43	529.60	705.67	819.39	895.20	944.05	1,017.19	1,045.51
80	349.27	444.07	577.36	769.10	893.02	973.93	1,025.70	1,101.39	1,128.22
81	379.21	483.27	628.69	838.35	973.21	1,059.96	1,113.91	1,192.31	1,216.91
82	411.28	525.33	684.28	914.16	1,060.69	1,153.27	1,210.14	1,291.43	1,313.78
83	431.24	550.28	718.49	960.09	1,111.73	1,204.30	1,259.71	1,338.37	1,357.75
84	451.20	576.66	753.43	1,008.21	1,164.21	1,257.52	1,310.73	1,386.81	1,403.20
85	472.58	605.17	791.20	1,058.50	1,219.62	1,312.93	1,363.95	1,436.74	1,450.16
86	494.69	634.39	830.40	1,110.98	1,277.93	1,370.51	1,419.36	1,488.90	1,499.32
87	517.48	665.03	871.04	1,166.39	1,338.44	1,431.02	1,477.68	1,542.55	1,549.25
88	541.72	697.11	915.23	1,225.45	1,402.58	1,493.71	1,537.46	1,598.44	1,601.42
89	569.53	734.18	964.41	1,291.78	1,475.49	1,565.16	1,605.25	1,661.78	1,660.30

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.34	$25.48	$30.29	$38.76	$44.40	$48.63	$51.45	$58.32	$64.16
35-39	26.85	31.68	39.25	50.03	57.78	63.42	67.66	75.82	83.10
40-44	33.74	40.61	50.27	64.83	74.69	82.44	88.08	98.42	106.43
45-49	41.31	50.96	63.34	82.44	95.85	105.01	111.34	123.93	134.14
50	46.82	57.14	72.29	93.72	108.52	119.09	126.14	140.70	151.64
51	48.88	59.89	75.05	97.95	112.76	124.04	131.78	146.54	157.46
52	50.96	61.97	78.50	102.17	117.69	128.97	137.42	153.09	164.03
53	53.02	65.40	82.62	107.81	124.72	136.71	145.17	161.12	173.50
54	56.46	69.54	87.44	114.16	131.78	144.46	152.91	170.58	182.99
55	59.21	72.99	92.27	120.50	138.82	152.22	162.09	180.06	192.46
56	61.97	77.12	97.08	126.85	146.58	160.68	171.25	190.27	203.40
57	65.40	81.25	102.59	133.90	155.03	169.83	180.41	200.49	214.33
58	69.54	86.06	108.78	142.35	164.90	180.41	191.67	212.87	227.44
59	73.67	90.88	115.67	150.81	174.76	191.67	203.66	225.99	241.31
60	77.80	96.39	122.56	160.68	185.34	202.95	215.64	239.85	255.15
61	82.62	102.59	130.13	170.54	197.31	215.64	229.02	254.43	271.19
62	87.44	108.78	137.70	181.10	209.29	229.02	243.12	269.73	287.22
63	92.94	115.67	148.02	193.80	224.09	245.23	260.75	289.42	307.63
64	99.14	123.93	158.37	207.18	240.30	262.85	279.76	309.83	328.79
65	106.04	132.88	169.37	222.69	257.21	281.88	299.50	331.70	352.11
66	113.61	141.84	181.07	238.19	276.24	302.32	321.35	355.75	376.90
67	121.18	151.47	194.16	255.11	295.97	324.16	343.90	381.27	403.86
68	130.82	163.86	210.00	276.95	321.35	352.35	373.49	414.07	438.14
69	141.14	177.64	227.89	300.19	348.83	382.65	405.91	449.80	474.59
70	152.86	192.09	246.49	325.57	378.41	415.07	441.14	487.71	514.66
71	165.24	207.94	267.14	353.76	410.84	451.00	478.49	529.98	558.41
72	178.32	225.13	289.86	383.35	446.07	489.77	520.06	575.19	605.07
73	192.78	243.04	313.95	415.77	483.42	530.64	563.05	621.83	651.73
74	208.61	263.69	339.43	450.30	524.29	574.33	609.56	672.14	702.03
75	225.83	285.04	367.67	488.35	567.98	622.25	659.60	726.08	756.69
76	244.42	308.44	398.64	529.22	615.20	674.38	713.85	785.13	815.01
77	264.38	333.92	431.68	573.63	667.35	730.76	773.04	847.83	877.71
78	286.42	362.83	470.24	625.06	727.24	794.90	839.99	918.54	947.70
79	311.20	394.51	511.54	682.15	792.07	865.37	912.58	995.09	1,022.78
80	337.37	428.93	557.69	743.46	863.25	941.48	991.51	1,077.45	1,103.70
81	366.28	466.81	607.26	810.41	940.77	1,024.63	1,076.77	1,166.39	1,190.46
82	397.26	507.42	660.95	883.68	1,025.34	1,114.83	1,169.79	1,263.35	1,285.22
83	416.54	531.52	694.00	928.07	1,074.66	1,164.15	1,217.72	1,309.28	1,328.23
84	435.83	556.99	727.74	974.60	1,125.39	1,215.59	1,267.04	1,356.67	1,372.70
85	456.47	584.54	764.24	1,023.21	1,178.96	1,269.15	1,318.47	1,405.50	1,418.62
86	477.83	612.77	802.10	1,073.95	1,235.32	1,324.82	1,372.04	1,456.53	1,466.74
87	499.85	642.37	841.35	1,127.51	1,293.83	1,383.33	1,428.41	1,509.02	1,515.59
88	523.26	673.36	884.02	1,184.60	1,355.83	1,443.93	1,486.21	1,563.70	1,566.62
89	550.11	709.16	931.54	1,248.72	1,426.30	1,512.98	1,551.74	1,625.66	1,624.20

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.83	$23.68	$28.16	$36.53	$41.84	$45.83	$48.48	$55.08	$60.59
35-39	24.96	29.44	36.48	47.16	54.46	59.78	63.77	71.61	78.50
40-44	31.35	37.76	46.71	61.10	70.41	77.72	83.03	92.94	100.53
45-49	38.39	47.35	58.86	77.72	90.34	98.97	104.94	117.05	126.69
50	43.52	53.11	67.19	88.33	102.28	112.25	118.90	132.88	143.20
51	45.44	55.67	69.75	92.32	106.28	116.90	124.21	138.39	148.71
52	47.35	57.60	72.95	96.32	110.92	121.55	129.52	144.59	154.92
53	49.28	60.80	76.79	101.62	117.57	128.85	136.83	152.16	163.86
54	52.47	64.62	81.26	107.60	124.21	136.17	144.13	161.12	172.81
55	55.04	67.83	85.74	113.57	130.85	143.48	152.77	170.05	181.77
56	57.60	71.66	90.22	119.55	138.15	151.44	161.40	179.70	192.09
57	60.80	75.50	95.34	126.20	146.13	160.07	170.04	189.34	202.43
58	64.62	79.98	101.10	134.17	155.42	170.04	180.65	201.04	214.81
59	68.46	84.46	107.51	142.13	164.73	180.65	191.95	213.45	227.89
60	72.32	89.58	113.90	151.44	174.67	191.29	203.25	226.51	240.98
61	76.79	95.34	120.94	160.73	185.98	203.25	215.87	240.29	256.12
62	81.26	101.10	127.98	170.70	197.27	215.87	229.15	254.75	271.27
63	86.39	107.51	137.58	182.66	211.22	231.14	245.75	273.34	290.55
64	92.15	115.18	147.18	195.27	226.49	247.74	263.69	292.61	310.50
65	98.54	123.50	157.42	209.89	242.44	265.68	282.29	313.26	332.54
66	105.58	131.82	168.28	224.50	260.37	284.94	302.88	335.99	355.96
67	112.61	140.78	180.46	240.43	278.96	305.53	324.13	360.08	381.43
68	121.59	152.29	195.16	261.02	302.88	332.10	352.02	391.07	413.79
69	131.17	165.10	211.81	282.96	328.79	360.65	382.58	424.81	448.21
70	142.06	178.54	229.08	306.86	356.68	391.21	415.80	460.61	486.08
71	153.58	193.25	248.29	333.42	387.23	425.08	450.99	500.53	527.40
72	165.74	209.25	269.39	361.32	420.43	461.63	490.17	543.22	571.46
73	179.17	225.88	291.79	391.87	455.65	500.13	530.69	587.29	615.52
74	193.89	245.07	315.47	424.43	494.16	541.33	574.53	634.79	663.02
75	209.89	264.91	341.70	460.28	535.35	586.48	621.69	685.74	714.66
76	227.17	286.68	370.50	498.81	579.84	635.63	672.82	741.52	769.74
77	245.73	310.35	401.21	540.65	629.00	688.77	728.62	800.72	828.94
78	266.19	337.22	437.05	589.14	685.45	749.22	791.72	867.51	895.04
79	289.23	366.66	475.44	642.94	746.55	815.63	860.14	939.80	965.96
80	313.56	398.65	518.32	700.73	813.65	887.37	934.53	1,017.60	1,042.39
81	340.42	433.85	564.39	763.83	886.71	965.73	1,014.90	1,101.59	1,124.31
82	369.23	471.61	614.30	832.89	966.41	1,050.75	1,102.56	1,193.16	1,213.81
83	387.13	493.99	645.02	874.75	1,012.90	1,097.25	1,147.74	1,236.54	1,254.45
84	405.05	517.68	676.37	918.58	1,060.73	1,145.74	1,194.23	1,281.29	1,296.44
85	424.24	543.27	710.30	964.41	1,111.19	1,196.22	1,242.71	1,327.42	1,339.82
86	444.08	569.52	745.48	1,012.22	1,164.33	1,248.69	1,293.20	1,375.61	1,385.25
87	464.57	597.03	781.96	1,062.71	1,219.46	1,303.81	1,346.32	1,425.20	1,431.38
88	486.32	625.82	821.63	1,116.51	1,277.90	1,360.94	1,400.79	1,476.83	1,479.58
89	511.28	659.10	865.78	1,176.95	1,344.33	1,426.04	1,462.56	1,535.35	1,533.97

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$26.02	$32.52	$37.24	$40.80	$43.17	$50.54	$55.59
35-39	n/a	n/a	33.71	41.99	48.48	53.23	56.76	65.72	72.03
40-44	n/a	n/a	43.17	54.40	62.68	69.18	73.92	85.30	92.24
45-49	n/a	n/a	54.40	69.18	80.41	88.10	93.42	107.41	116.26
50	n/a	n/a	62.09	78.64	91.06	99.93	105.84	121.94	131.41
51	n/a	n/a	64.45	82.19	94.60	104.06	110.57	126.99	136.46
52	n/a	n/a	67.41	85.74	98.75	108.20	115.30	132.68	142.17
53	n/a	n/a	70.95	90.47	104.66	114.71	121.81	139.62	150.37
54	n/a	n/a	75.10	95.78	110.57	121.22	128.32	147.85	158.58
55	n/a	n/a	79.23	101.12	116.50	127.71	136.00	156.05	166.80
56	n/a	n/a	83.37	106.43	122.99	134.81	143.68	164.90	176.27
57	n/a	n/a	88.10	112.35	130.09	142.50	151.36	173.75	185.76
58	n/a	n/a	93.42	119.44	138.36	151.36	160.83	184.48	197.13
59	n/a	n/a	99.34	126.53	146.64	160.83	170.88	195.86	209.13
60	n/a	n/a	105.25	134.81	155.51	170.29	180.94	207.86	221.13
61	n/a	n/a	111.75	143.09	165.57	180.94	192.17	220.49	235.03
62	n/a	n/a	118.26	151.97	175.62	192.17	204.00	233.77	248.93
63	n/a	n/a	127.12	162.60	188.04	205.77	218.79	250.82	266.62
64	n/a	n/a	136.00	173.83	201.63	220.56	234.75	268.53	284.94
65	n/a	n/a	145.46	186.84	215.82	236.52	251.30	287.47	305.16
66	n/a	n/a	155.51	199.86	231.79	253.66	269.63	308.31	326.64
67	n/a	n/a	166.74	214.05	248.34	271.99	288.55	330.43	350.02
68	n/a	n/a	180.35	232.38	269.63	295.64	313.39	358.85	379.71
69	n/a	n/a	195.73	251.89	292.69	321.06	340.58	389.81	411.30
70	n/a	n/a	211.69	273.17	317.53	348.27	370.15	422.67	446.04
71	n/a	n/a	229.42	296.82	344.71	378.43	401.49	459.31	483.95
72	n/a	n/a	248.93	321.67	374.29	410.94	436.38	498.49	524.38
73	n/a	n/a	269.63	348.87	405.63	445.25	472.45	538.93	564.84
74	n/a	n/a	291.51	377.84	439.93	481.91	511.48	582.52	608.43
75	n/a	n/a	315.75	409.76	476.58	522.10	553.45	629.26	655.81
76	n/a	n/a	342.36	444.07	516.20	565.87	598.98	680.44	706.35
77	n/a	n/a	370.74	481.32	559.96	613.18	648.66	734.79	760.68
78	n/a	n/a	403.85	524.48	610.22	666.98	704.83	796.06	821.34
79	n/a	n/a	439.33	572.37	664.62	726.10	765.72	862.41	886.41
80	n/a	n/a	478.96	623.81	724.34	789.96	831.95	933.79	956.54
81	n/a	n/a	521.52	680.00	789.38	859.74	903.49	1,010.87	1,031.73
82	n/a	n/a	567.64	741.48	860.33	935.42	981.55	1,094.90	1,113.86
83	n/a	n/a	596.02	778.74	901.73	976.82	1,021.76	1,134.70	1,151.13
84	n/a	n/a	625.01	817.75	944.30	1,019.99	1,063.16	1,175.77	1,189.67
85	n/a	n/a	656.34	858.56	989.24	1,064.93	1,106.31	1,218.10	1,229.47
86	n/a	n/a	688.86	901.14	1,036.54	1,111.64	1,151.25	1,262.32	1,271.17
87	n/a	n/a	722.56	946.07	1,085.61	1,160.71	1,198.55	1,307.81	1,313.50
88	n/a	n/a	759.23	993.96	1,137.66	1,211.55	1,247.04	1,355.20	1,357.72
89	n/a	n/a	800.02	1,047.78	1,196.78	1,269.51	1,302.03	1,408.90	1,407.63

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.68	$25.92	$31.59	$38.07	$42.93	$46.99	$50.23	$54.27	$59.13
35-39	26.73	31.59	38.07	46.99	54.27	59.13	63.18	68.04	74.52
40-44	32.40	38.88	47.79	59.94	68.85	75.33	80.19	85.86	93.15
45-49	40.51	48.60	59.94	76.14	87.48	95.58	101.25	109.35	117.45
50	45.36	55.08	68.85	86.67	99.63	109.35	115.83	124.74	133.65
51	46.99	57.51	72.09	90.72	104.49	114.21	120.69	129.60	139.32
52	49.41	59.94	74.52	94.77	109.35	119.07	126.36	135.27	145.80
53	51.84	63.18	79.38	100.44	115.83	126.36	134.46	144.18	153.90
54	55.08	67.23	84.24	106.92	123.12	134.46	142.56	153.09	163.62
55	58.32	71.28	89.10	113.40	130.41	142.56	151.47	162.00	173.34
56	61.56	75.33	94.77	119.88	138.51	151.47	160.38	171.72	183.87
57	64.80	79.38	100.44	127.17	146.61	160.38	170.10	182.25	194.40
58	68.85	85.05	106.92	136.08	156.33	170.91	181.44	194.40	207.36
59	72.90	90.72	114.21	144.99	167.67	183.06	194.40	208.17	221.13
60	77.76	96.39	121.50	154.71	179.01	195.21	207.36	221.94	236.52
61	82.62	102.87	129.60	165.24	191.16	208.17	221.13	236.52	251.91
62	88.29	109.35	138.51	176.58	203.31	222.75	235.71	252.72	268.11
63	94.77	117.45	149.04	190.35	219.51	240.57	254.34	272.96	289.16
64	102.06	126.36	161.19	204.93	237.33	259.20	274.59	294.03	311.84
65	109.35	136.08	173.34	221.13	255.96	279.44	296.46	317.52	336.15
66	117.45	146.61	186.30	238.95	276.20	301.32	319.95	341.82	362.07
67	126.36	157.95	200.88	257.58	297.27	325.62	345.06	369.36	390.42
68	136.89	171.72	219.51	281.07	324.80	355.59	377.46	403.38	426.06
69	149.04	187.11	238.95	306.99	355.59	388.80	412.28	440.64	464.94
70	162.00	203.31	260.82	335.34	387.99	425.24	451.16	481.95	507.06
71	176.58	221.94	284.31	366.12	424.44	464.94	493.28	526.50	554.04
72	191.97	241.38	309.42	399.32	463.32	507.87	538.64	575.91	604.26
73	208.17	262.44	336.96	434.96	505.44	553.23	586.44	625.31	654.47
74	226.80	285.92	366.92	473.84	549.99	602.63	638.27	679.59	708.75
75	246.24	311.04	399.32	516.78	599.40	656.10	694.98	737.91	767.87
76	268.11	337.76	434.96	562.95	652.86	714.42	755.72	801.90	831.87
77	291.60	367.74	473.84	613.16	711.99	778.40	822.95	871.55	900.71
78	317.52	401.76	518.40	671.48	779.22	850.50	898.28	948.50	976.86
79	345.87	438.20	567.00	735.47	852.92	929.87	980.10	1,031.94	1,059.47
80	377.46	478.71	620.46	805.95	933.92	1,016.54	1,070.00	1,122.66	1,148.58
81	411.48	522.44	678.78	882.08	1,022.22	1,112.12	1,167.20	1,221.47	1,245.78
82	447.92	571.04	741.95	966.32	1,119.42	1,215.80	1,274.12	1,329.20	1,350.26
83	470.60	601.02	781.64	1,018.16	1,176.92	1,274.12	1,330.82	1,382.66	1,401.29
84	494.91	631.79	823.76	1,073.24	1,237.67	1,334.87	1,390.76	1,438.55	1,454.75
85	520.02	665.00	867.51	1,131.56	1,301.66	1,398.86	1,453.13	1,496.06	1,509.83
86	545.94	699.83	913.67	1,192.31	1,368.89	1,466.09	1,517.93	1,556.81	1,566.53
87	574.28	736.28	962.27	1,257.11	1,439.36	1,536.55	1,585.97	1,619.18	1,625.66
88	602.63	774.35	1,014.11	1,324.34	1,513.87	1,611.07	1,656.43	1,684.79	1,687.22
89	633.42	814.86	1,068.38	1,395.62	1,591.63	1,688.03	1,730.95	1,752.83	1,751.21

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.55	$24.62	$30.01	$36.56	$41.20	$45.10	$48.22	$52.64	$57.36
35-39	25.39	30.01	36.17	45.10	52.10	56.76	60.64	65.99	72.28
40-44	30.79	36.94	45.40	57.53	66.10	72.32	76.97	83.28	90.35
45-49	38.49	46.17	56.94	73.09	83.98	91.76	97.20	106.07	113.93
50	43.09	52.33	65.40	83.21	95.64	104.98	111.20	121.00	129.64
51	44.64	54.64	68.49	87.10	100.31	109.65	115.85	125.72	135.14
52	46.93	56.94	70.79	90.98	104.98	114.32	121.31	131.20	141.42
53	49.24	60.03	75.41	96.41	111.20	121.31	129.09	139.85	149.29
54	52.33	63.87	80.03	102.65	118.20	129.09	136.86	148.49	158.72
55	55.41	67.71	84.65	108.86	125.19	136.86	145.42	157.14	168.14
56	58.48	71.56	90.03	115.08	132.97	145.42	153.96	166.57	178.35
57	61.56	75.41	95.42	122.09	140.75	153.96	163.30	176.78	188.56
58	65.40	80.79	101.57	130.64	150.08	164.07	174.17	188.56	201.14
59	69.26	86.18	108.49	139.19	160.97	175.74	186.62	201.93	214.50
60	73.88	91.57	115.43	148.53	171.85	187.41	199.07	215.28	229.42
61	78.50	97.73	123.12	158.63	183.51	199.85	212.28	229.42	244.35
62	83.87	103.89	131.58	169.51	195.18	213.84	226.29	245.14	260.07
63	90.03	111.58	141.59	182.74	210.73	230.95	244.17	264.78	280.49
64	96.96	120.04	153.13	196.72	227.83	248.83	263.61	285.20	302.50
65	103.89	129.27	164.68	212.28	245.73	268.27	284.60	307.99	326.06
66	111.58	139.28	176.99	229.39	265.17	289.27	307.15	331.57	351.19
67	120.04	150.05	190.83	247.27	285.38	312.60	331.26	358.28	378.71
68	130.05	163.13	208.54	269.83	311.82	341.36	362.36	391.27	413.28
69	141.59	177.76	227.01	294.71	341.36	373.24	395.79	427.41	450.99
70	153.90	193.14	247.79	321.92	372.47	408.24	433.13	467.48	491.84
71	167.76	210.85	270.10	351.48	407.45	446.33	473.55	510.70	537.41
72	182.37	229.32	293.95	383.35	444.79	487.56	517.10	558.63	586.13
73	197.76	249.31	320.11	417.57	485.21	531.09	562.97	606.55	634.84
74	215.46	271.62	348.58	454.89	527.98	578.53	612.74	659.20	687.47
75	233.92	295.48	379.36	496.10	575.42	629.85	667.17	715.77	744.84
76	254.70	320.88	413.21	540.43	626.74	685.85	725.49	777.84	806.91
77	277.02	349.36	450.15	588.65	683.50	747.27	790.04	845.41	873.69
78	301.64	381.67	492.48	644.62	748.05	816.47	862.35	920.05	947.54
79	328.58	416.29	538.64	706.05	818.80	892.67	940.89	1,000.98	1,027.69
80	358.59	454.77	589.44	773.71	896.56	975.88	1,027.20	1,088.97	1,114.11
81	390.90	496.32	644.84	846.80	981.33	1,067.63	1,120.52	1,184.83	1,208.39
82	425.53	542.49	704.85	927.67	1,074.65	1,167.18	1,223.15	1,289.31	1,309.75
83	447.07	570.98	742.55	977.45	1,129.83	1,223.15	1,277.59	1,341.17	1,359.26
84	470.17	600.20	782.57	1,030.31	1,188.15	1,281.47	1,335.13	1,395.40	1,411.11
85	494.02	631.75	824.13	1,086.31	1,249.60	1,342.91	1,395.00	1,451.17	1,464.52
86	518.65	664.84	867.99	1,144.63	1,314.13	1,407.45	1,457.20	1,510.11	1,519.54
87	545.57	699.46	914.16	1,206.83	1,381.79	1,475.10	1,522.53	1,570.60	1,576.89
88	572.50	735.64	963.41	1,271.37	1,453.32	1,546.63	1,590.18	1,634.24	1,636.60
89	601.75	774.11	1,014.96	1,339.79	1,527.97	1,620.50	1,661.72	1,700.23	1,698.67

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.95	$22.81	$27.81	$34.27	$38.64	$42.28	$45.20	$49.93	$54.40
35-39	23.52	27.81	33.50	42.28	48.85	53.23	56.86	62.60	68.55
40-44	28.52	34.21	42.07	53.95	61.97	67.80	72.17	78.99	85.70
45-49	35.64	42.76	52.76	68.53	78.73	86.02	91.13	100.60	108.05
50	39.92	48.47	60.59	78.01	89.67	98.42	104.26	114.75	122.96
51	41.33	50.61	63.45	81.64	94.05	102.80	108.63	119.24	128.17
52	43.47	52.76	65.58	85.30	98.42	107.17	113.73	124.45	134.14
53	45.62	55.59	69.85	90.39	104.26	113.73	121.01	132.64	141.59
54	48.47	59.16	74.14	96.23	110.80	121.01	128.30	140.84	150.52
55	51.33	62.73	78.40	102.06	117.38	128.30	136.33	149.04	159.47
56	54.16	66.28	83.40	107.89	124.67	136.33	144.34	157.97	169.15
57	57.02	69.85	88.40	114.46	131.96	144.34	153.09	167.67	178.84
58	60.59	74.85	94.09	122.48	140.70	153.83	163.30	178.84	190.78
59	64.16	79.83	100.49	130.49	150.90	164.75	174.96	191.51	203.44
60	68.42	84.83	106.92	139.24	161.12	175.70	186.62	204.17	217.59
61	72.71	90.52	114.04	148.71	172.05	187.36	199.02	217.59	231.76
62	77.70	96.23	121.89	158.92	182.99	200.49	212.15	232.49	246.66
63	83.40	103.35	131.16	171.33	197.56	216.52	228.90	251.13	266.03
64	89.80	111.20	141.85	184.44	213.60	233.28	247.13	270.51	286.90
65	96.23	119.75	152.54	199.02	230.37	251.51	266.81	292.11	309.26
66	103.35	129.01	163.94	215.06	248.59	271.19	287.96	314.47	333.10
67	111.20	138.99	176.77	231.82	267.54	293.06	310.55	339.82	359.18
68	120.47	151.11	193.17	252.97	292.34	320.04	339.71	371.11	391.98
69	131.16	164.65	210.27	276.29	320.04	349.92	371.07	405.38	427.73
70	142.56	178.91	229.53	301.81	349.20	382.73	406.05	443.39	466.50
71	155.39	195.31	250.19	329.51	381.99	418.45	443.96	484.38	509.71
72	168.94	212.41	272.29	359.40	416.99	457.09	484.79	529.84	555.92
73	183.19	230.95	296.52	391.48	454.89	497.91	527.79	575.29	602.12
74	199.58	251.62	322.90	426.47	495.00	542.37	574.45	625.22	652.04
75	216.70	273.72	351.40	465.09	539.46	590.48	625.48	678.88	706.45
76	235.93	297.24	382.77	506.66	587.57	642.98	680.15	737.74	765.31
77	256.60	323.62	416.99	551.85	640.79	700.58	740.66	801.83	828.65
78	279.42	353.54	456.19	604.35	701.30	765.44	808.47	872.63	898.71
79	304.36	385.61	498.96	661.93	767.63	836.88	882.08	949.37	974.72
80	332.16	421.25	546.00	725.36	840.54	914.89	963.01	1,032.84	1,056.69
81	362.09	459.75	597.32	793.88	919.99	1,000.91	1,050.49	1,123.76	1,146.11
82	394.17	502.52	652.91	869.70	1,007.47	1,094.23	1,146.71	1,222.87	1,242.24
83	414.13	528.90	687.85	916.36	1,059.23	1,146.71	1,197.74	1,272.04	1,289.18
84	435.51	555.98	724.91	965.93	1,113.91	1,201.39	1,251.69	1,323.47	1,338.37
85	457.62	585.20	763.40	1,018.41	1,171.50	1,258.97	1,307.81	1,376.37	1,389.03
86	480.43	615.86	804.03	1,073.07	1,232.00	1,319.48	1,366.13	1,432.26	1,441.20
87	505.38	647.94	846.80	1,131.39	1,295.43	1,382.91	1,427.37	1,489.63	1,495.60
88	530.33	681.43	892.42	1,191.92	1,362.50	1,449.98	1,490.80	1,550.01	1,552.24
89	557.41	717.07	940.18	1,256.06	1,432.48	1,519.22	1,557.87	1,612.59	1,611.11

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.28	$22.04	$26.85	$33.12	$37.35	$40.87	$43.69	$48.85	$53.23
35-39	22.72	26.85	32.36	40.87	47.21	51.45	54.96	61.23	67.07
40-44	27.55	33.04	40.61	52.15	59.89	65.54	69.76	77.27	83.85
45-49	34.43	41.31	50.96	66.24	76.11	83.15	88.08	98.42	105.71
50	38.55	46.82	58.53	75.40	86.68	95.14	100.78	112.26	120.29
51	39.94	48.88	61.28	78.93	90.92	99.36	105.01	116.64	125.39
52	42.00	50.96	63.34	82.44	95.14	103.59	109.94	121.74	131.22
53	44.06	53.71	67.48	87.38	100.78	109.94	116.98	129.76	138.51
54	46.82	57.14	71.61	93.02	107.12	116.98	124.04	137.79	147.26
55	49.57	60.59	75.74	98.66	113.45	124.04	131.78	145.80	156.01
56	52.33	64.04	80.56	104.30	120.50	131.78	139.53	154.55	165.49
57	55.08	67.48	85.37	110.63	127.55	139.53	147.99	164.03	174.96
58	58.53	72.29	90.88	118.40	136.00	148.69	157.84	174.96	186.62
59	61.97	77.12	97.08	126.14	145.88	159.26	169.12	187.36	199.02
60	66.10	81.93	103.29	134.60	155.74	169.83	180.41	199.74	212.87
61	70.23	87.44	110.16	143.75	166.32	181.10	192.38	212.87	226.72
62	75.05	92.94	117.73	153.62	176.88	193.80	205.06	227.44	241.31
63	80.56	99.84	126.69	165.61	190.96	209.29	221.28	245.68	260.26
64	86.76	107.41	137.01	178.29	206.47	225.50	238.89	264.63	280.67
65	92.94	115.67	147.35	192.38	222.69	243.12	257.92	285.76	302.54
66	99.84	124.62	158.37	207.89	240.30	262.14	278.35	307.63	325.86
67	107.41	134.26	170.75	224.09	258.62	283.30	300.19	332.42	351.38
68	116.36	145.96	186.58	244.53	282.59	309.36	328.38	363.04	383.45
69	126.69	159.04	203.10	267.07	309.36	338.26	358.70	396.57	418.45
70	137.70	172.81	221.70	291.75	337.55	369.96	392.51	433.76	456.35
71	150.10	188.66	241.66	318.52	369.26	404.49	429.16	473.84	498.63
72	163.18	205.18	263.02	347.42	403.09	441.85	468.62	518.32	543.82
73	176.94	223.07	286.42	378.41	439.72	481.32	510.19	562.78	589.03
74	192.78	243.04	311.89	412.24	478.49	524.29	555.30	611.63	637.88
75	209.30	264.38	339.43	449.59	521.47	570.81	604.62	664.12	691.09
76	227.89	287.10	369.73	489.77	567.98	621.54	657.47	721.71	748.68
77	247.86	312.59	402.77	533.45	619.42	677.21	715.98	784.40	810.64
78	269.89	341.50	440.64	584.20	677.92	739.94	781.51	853.66	879.17
79	293.99	372.48	481.95	639.87	742.04	808.99	852.69	928.74	953.52
80	320.84	406.89	527.40	701.18	812.51	884.39	930.91	1,010.38	1,033.72
81	349.75	444.08	576.97	767.42	889.32	967.54	1,015.46	1,099.32	1,121.19
82	380.75	485.40	630.66	840.70	973.89	1,057.75	1,108.49	1,196.29	1,215.24
83	400.02	510.87	664.40	885.79	1,023.92	1,108.49	1,157.82	1,244.40	1,261.16
84	420.66	537.03	700.21	933.71	1,076.77	1,161.34	1,209.95	1,294.69	1,309.28
85	442.02	565.26	737.37	984.45	1,132.44	1,217.01	1,264.22	1,346.45	1,358.85
86	464.06	594.86	776.62	1,037.30	1,190.94	1,275.50	1,320.60	1,401.13	1,409.88
87	488.15	625.85	817.94	1,093.68	1,252.23	1,336.80	1,379.79	1,457.27	1,463.09
88	512.24	658.21	862.00	1,152.18	1,317.08	1,401.64	1,441.10	1,516.31	1,518.50
89	538.41	692.63	908.12	1,214.19	1,384.72	1,468.58	1,505.92	1,577.54	1,576.09

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.92	$20.48	$24.96	$31.22	$35.20	$38.53	$41.18	$46.12	$50.27
35-39	21.12	24.96	30.08	38.53	44.51	48.48	51.81	57.83	63.34
40-44	25.59	30.72	37.76	49.15	56.46	61.77	65.76	72.99	79.18
45-49	32.01	38.39	47.35	62.43	71.74	78.38	83.03	92.94	99.84
50	35.84	43.52	54.39	71.07	81.69	89.67	94.97	106.04	113.61
51	37.11	45.44	56.94	74.39	85.68	93.65	98.97	110.16	118.42
52	39.03	47.35	58.86	77.72	89.67	97.65	103.62	114.97	123.93
53	40.95	49.91	62.70	82.35	94.97	103.62	110.26	122.56	130.82
54	43.52	53.11	66.56	87.68	100.95	110.26	116.90	130.13	139.08
55	46.07	56.31	70.40	92.99	106.93	116.90	124.21	137.70	147.35
56	48.63	59.51	74.87	98.30	113.57	124.21	131.52	145.96	156.28
57	51.20	62.70	79.35	104.28	120.22	131.52	139.48	154.92	165.24
58	54.39	67.19	84.46	111.59	128.18	140.15	148.78	165.24	176.26
59	57.60	71.66	90.22	118.90	137.50	150.12	159.40	176.94	187.96
60	61.43	76.16	95.99	126.86	146.78	160.07	170.04	188.66	201.04
61	65.27	81.26	102.38	135.49	156.75	170.70	181.32	201.04	214.12
62	69.75	86.39	109.43	144.80	166.71	182.66	193.27	214.81	227.89
63	74.87	92.78	117.74	156.10	180.00	197.27	208.55	232.02	245.80
64	80.63	99.82	127.34	168.04	194.61	212.54	225.16	249.93	265.08
65	86.39	107.51	136.93	181.32	209.89	229.15	243.10	269.89	285.72
66	92.78	115.81	147.18	195.95	226.49	247.08	262.36	290.55	307.75
67	99.82	124.79	158.70	211.22	243.76	267.01	282.96	313.95	331.86
68	108.14	135.65	173.41	230.49	266.34	291.59	309.52	342.88	362.16
69	117.74	147.82	188.77	251.74	291.59	318.82	338.08	374.54	395.20
70	127.98	160.61	206.05	274.97	318.15	348.71	369.96	409.65	431.00
71	139.49	175.33	224.61	300.22	348.03	381.24	404.49	447.53	470.93
72	151.66	190.69	244.44	327.44	379.92	416.45	441.69	489.52	513.63
73	164.45	207.33	266.19	356.68	414.45	453.64	480.87	531.52	556.30
74	179.17	225.88	289.87	388.56	450.99	494.16	523.39	577.64	602.43
75	194.53	245.73	315.47	423.76	491.50	538.00	569.89	627.21	652.70
76	211.81	266.85	343.63	461.63	535.35	585.81	619.69	681.62	707.08
77	230.37	290.51	374.33	502.80	583.83	638.29	674.83	740.82	765.60
78	250.83	317.39	409.53	550.62	638.95	697.40	736.60	806.22	830.33
79	273.24	346.18	447.92	603.09	699.40	762.50	803.68	877.15	900.55
80	298.20	378.18	490.16	660.88	765.81	833.57	877.40	954.26	976.29
81	325.08	412.73	536.23	723.31	838.21	911.94	957.10	1,038.25	1,058.91
82	353.87	451.12	586.14	792.38	917.92	996.95	1,044.78	1,129.82	1,147.71
83	371.77	474.80	617.49	834.90	965.08	1,044.78	1,091.27	1,175.26	1,191.10
84	390.98	499.12	650.78	880.06	1,014.90	1,094.60	1,140.43	1,222.77	1,236.54
85	410.81	525.34	685.33	927.89	1,067.37	1,147.07	1,191.56	1,271.64	1,283.36
86	431.29	552.87	721.80	977.69	1,122.49	1,202.19	1,244.70	1,323.29	1,331.55
87	453.68	581.67	760.20	1,030.82	1,180.28	1,259.98	1,300.49	1,376.30	1,381.80
88	476.08	611.73	801.15	1,085.97	1,241.38	1,321.08	1,358.29	1,432.07	1,434.13
89	500.40	643.74	844.03	1,144.40	1,305.15	1,384.18	1,419.39	1,489.90	1,488.53

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$23.06	$27.79	$31.34	$34.30	$36.65	$42.33	$46.12
35-39	n/a	n/a	27.79	34.30	39.62	43.17	46.12	53.07	58.12
40-44	n/a	n/a	34.89	43.76	50.27	54.99	58.54	66.96	72.66
45-49	n/a	n/a	43.76	55.58	63.86	69.77	73.92	85.30	91.61
50	n/a	n/a	50.27	63.27	72.72	79.82	84.54	97.30	104.26
51	n/a	n/a	52.63	66.23	76.28	83.37	88.10	101.08	108.68
52	n/a	n/a	54.40	69.18	79.82	86.92	92.24	105.50	113.73
53	n/a	n/a	57.95	73.33	84.54	92.24	98.16	112.46	120.04
54	n/a	n/a	61.50	78.05	89.88	98.16	104.06	119.41	127.62
55	n/a	n/a	65.05	82.78	95.19	104.06	110.57	126.36	135.21
56	n/a	n/a	69.18	87.51	101.12	110.57	117.09	133.94	143.41
57	n/a	n/a	73.33	92.84	107.02	117.09	124.18	142.17	151.64
58	n/a	n/a	78.05	99.34	114.12	124.77	132.46	151.64	161.74
59	n/a	n/a	83.37	105.84	122.40	133.64	141.92	162.37	172.48
60	n/a	n/a	88.70	112.94	130.68	142.50	151.36	173.11	184.48
61	n/a	n/a	94.60	120.63	139.54	151.97	161.42	184.48	196.49
62	n/a	n/a	101.12	128.91	148.42	162.60	172.07	197.13	209.13
63	n/a	n/a	108.81	138.95	160.24	175.62	185.66	212.91	225.54
64	n/a	n/a	117.68	149.60	173.25	189.22	200.45	229.35	243.25
65	n/a	n/a	126.53	161.42	186.84	204.00	216.41	247.67	262.20
66	n/a	n/a	136.00	174.42	201.63	219.97	233.56	266.62	282.41
67	n/a	n/a	146.64	188.04	217.00	237.70	251.89	288.10	304.52
68	n/a	n/a	160.24	205.18	237.11	259.58	275.55	314.63	332.32
69	n/a	n/a	174.42	224.10	259.58	283.82	300.97	343.70	362.66
70	n/a	n/a	190.39	244.80	283.23	310.44	329.35	375.92	395.49
71	n/a	n/a	207.55	267.27	309.85	339.40	360.10	410.67	432.15
72	n/a	n/a	225.87	291.51	338.22	370.74	393.21	449.21	471.31
73	n/a	n/a	245.98	317.53	368.98	403.85	428.10	487.75	510.49
74	n/a	n/a	267.86	345.91	401.49	439.93	465.93	530.08	552.82
75	n/a	n/a	291.51	377.26	437.56	478.96	507.33	575.57	598.94
76	n/a	n/a	317.53	410.94	476.58	521.52	551.68	625.48	648.85
77	n/a	n/a	345.91	447.62	519.75	568.23	600.75	679.81	702.56
78	n/a	n/a	378.43	490.17	568.82	620.86	655.74	739.84	761.94
79	n/a	n/a	413.91	536.90	622.63	678.80	715.48	804.91	826.39
80	n/a	n/a	452.93	588.33	681.77	742.07	781.10	875.67	895.88
81	n/a	n/a	495.51	643.91	746.21	811.85	852.06	952.75	971.70
82	n/a	n/a	541.62	705.42	817.16	887.53	930.11	1,036.78	1,053.20
83	n/a	n/a	570.61	743.26	859.15	930.11	971.49	1,078.47	1,093.01
84	n/a	n/a	601.36	783.47	903.49	974.45	1,015.26	1,122.07	1,134.70
85	n/a	n/a	633.28	826.05	950.21	1,021.17	1,060.78	1,166.92	1,177.67
86	n/a	n/a	666.98	870.39	999.30	1,070.25	1,108.08	1,214.31	1,221.90
87	n/a	n/a	702.45	917.70	1,050.73	1,121.70	1,157.76	1,262.96	1,268.01
88	n/a	n/a	740.31	966.77	1,105.13	1,176.08	1,209.20	1,314.13	1,316.03
89	n/a	n/a	779.92	1,018.79	1,161.90	1,232.27	1,263.60	1,367.21	1,365.95

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.25	$23.49	$27.55	$33.21	$37.27	$40.51	$42.93	$46.17	$50.23
35-39	23.49	27.55	32.40	39.69	45.36	49.41	51.84	55.89	60.75
40-44	27.55	32.40	39.69	48.60	55.89	60.75	63.99	68.85	74.52
45-49	33.21	39.69	49.41	61.56	70.47	76.14	81.00	86.67	93.15
50	37.27	45.36	55.89	69.66	80.19	87.48	92.34	99.63	106.11
51	38.88	46.99	58.32	72.90	84.24	91.53	97.20	103.68	110.97
52	40.51	49.41	60.75	76.14	87.48	95.58	101.25	108.54	115.83
53	42.93	52.65	64.80	81.81	93.15	102.06	107.73	115.83	123.93
54	45.36	55.89	68.85	86.67	99.63	108.54	115.02	123.12	131.22
55	48.60	59.13	73.71	92.34	106.11	115.83	122.31	131.22	140.13
56	51.03	62.37	78.57	98.82	113.40	123.12	130.41	140.13	149.04
57	54.27	66.42	83.43	105.30	120.69	131.22	139.32	149.04	158.76
58	58.32	71.28	89.10	112.59	129.60	140.94	149.85	159.57	170.10
59	62.37	76.14	95.58	120.69	138.51	151.47	160.38	171.72	182.25
60	66.42	81.81	102.87	129.60	149.04	162.81	172.53	183.87	195.21
61	71.28	87.48	110.16	139.32	160.38	174.96	184.68	197.64	209.79
62	76.14	93.96	117.45	149.04	171.72	187.11	198.45	212.22	224.37
63	81.81	101.25	127.98	162.00	186.30	203.31	215.46	230.04	243.81
64	88.29	109.35	138.51	175.77	202.50	221.13	234.09	249.48	264.06
65	95.58	118.26	149.85	190.35	219.51	239.76	253.53	271.35	286.74
66	102.87	127.98	162.00	206.55	238.14	260.01	275.40	294.03	310.23
67	110.97	138.51	175.77	224.37	258.39	282.68	298.88	319.14	336.96
68	121.50	151.47	192.78	246.24	284.31	311.04	328.86	351.54	370.16
69	132.84	166.05	211.41	270.54	312.66	341.82	362.07	386.36	406.62
70	145.80	182.25	232.47	297.27	344.24	375.84	398.52	425.24	446.31
71	158.76	199.26	255.15	327.24	378.27	413.91	438.20	467.36	490.86
72	174.15	218.70	279.44	358.83	415.52	455.22	481.95	514.35	538.64
73	190.35	238.95	306.18	393.66	455.22	498.15	527.31	561.32	586.44
74	207.36	260.82	334.52	430.92	498.96	545.12	576.72	613.16	639.08
75	226.80	285.92	366.12	471.42	545.94	596.96	630.99	669.87	695.79
76	247.86	312.66	400.95	516.78	597.78	653.67	690.11	731.43	757.35
77	271.35	341.82	438.20	565.38	655.28	715.23	754.91	798.66	824.58
78	296.46	374.22	481.95	622.07	720.08	785.70	827.82	873.18	899.10
79	324.80	410.67	528.92	684.44	792.18	862.64	908.00	954.18	979.28
80	355.59	450.36	581.58	752.48	870.75	946.88	995.48	1,043.27	1,066.76
81	388.80	494.10	639.08	827.82	957.42	1,040.03	1,091.06	1,140.47	1,162.34
82	426.06	541.08	701.46	911.24	1,052.99	1,142.10	1,196.36	1,246.58	1,266.02
83	448.74	571.86	741.95	963.90	1,111.31	1,201.22	1,254.68	1,301.66	1,319.48
84	473.04	603.44	784.88	1,019.78	1,172.87	1,263.59	1,315.43	1,359.17	1,374.56
85	498.96	637.47	829.43	1,078.10	1,238.48	1,330.01	1,379.42	1,419.92	1,432.07
86	526.50	673.11	877.23	1,140.47	1,307.33	1,398.86	1,446.65	1,483.10	1,492.01
87	554.84	711.18	927.44	1,206.90	1,379.42	1,471.76	1,517.93	1,548.71	1,554.38
88	584.82	750.87	980.10	1,276.55	1,456.37	1,547.90	1,591.63	1,617.55	1,619.99
89	616.40	792.99	1,035.98	1,350.26	1,537.37	1,628.90	1,669.39	1,689.65	1,688.03

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.23	$22.31	$26.17	$31.89	$35.77	$38.88	$41.20	$44.78	$48.72
35-39	22.31	26.17	30.79	38.09	43.55	47.43	49.77	54.21	58.92
40-44	26.17	30.79	37.70	46.66	53.65	58.32	61.43	66.78	72.28
45-49	31.55	37.70	46.93	59.10	67.66	73.09	77.76	84.06	90.35
50	35.40	43.09	53.09	66.87	76.97	83.98	88.65	96.64	102.93
51	36.94	44.64	55.41	69.98	80.87	87.86	93.32	100.57	107.64
52	38.49	46.93	57.72	73.09	83.98	91.76	97.20	105.28	112.35
53	40.78	50.02	61.56	78.54	89.42	97.98	103.42	112.35	120.22
54	43.09	53.09	65.40	83.21	95.64	104.19	110.42	119.42	127.29
55	46.17	56.17	70.02	88.65	101.87	111.20	117.42	127.29	135.94
56	48.48	59.25	74.64	94.88	108.86	118.20	125.19	135.94	144.57
57	51.56	63.11	79.26	101.08	115.85	125.98	133.76	144.57	154.00
58	55.41	67.71	84.65	108.09	124.42	135.29	143.86	154.79	165.00
59	59.25	72.34	90.81	115.85	132.97	145.42	153.96	166.57	176.78
60	63.11	77.72	97.73	124.42	143.07	156.30	165.62	178.35	189.35
61	67.71	83.10	104.65	133.76	153.96	167.97	177.28	191.70	203.50
62	72.34	89.26	111.58	143.07	164.86	179.63	190.51	205.85	217.63
63	77.72	96.18	121.59	155.52	178.84	195.18	206.85	223.13	236.49
64	83.87	103.89	131.58	168.74	194.40	212.28	224.73	241.99	256.13
65	90.81	112.35	142.35	182.74	210.73	230.17	243.38	263.20	278.14
66	97.73	121.59	153.90	198.28	228.61	249.61	264.38	285.20	300.92
67	105.41	131.58	166.97	215.40	248.05	271.37	286.93	309.56	326.86
68	115.43	143.90	183.15	236.39	272.94	298.59	315.71	340.99	359.06
69	126.20	157.74	200.83	259.71	300.15	328.15	347.59	374.78	394.43
70	138.51	173.14	220.85	285.38	330.48	360.80	382.58	412.49	432.92
71	150.82	189.30	242.40	314.15	363.14	397.35	420.68	453.35	476.13
72	165.45	207.77	265.47	344.47	398.90	437.01	462.67	498.91	522.49
73	180.84	227.01	290.88	377.91	437.01	478.22	506.22	544.49	568.84
74	196.99	247.79	317.80	413.69	479.00	523.32	553.65	594.77	619.91
75	215.46	271.62	347.81	452.57	524.09	573.09	605.74	649.76	674.92
76	235.47	297.03	380.90	496.10	573.86	627.53	662.51	709.48	734.62
77	257.78	324.74	416.29	542.76	629.07	686.61	724.73	774.69	799.84
78	281.64	355.51	457.85	597.19	691.28	754.27	794.71	846.97	872.13
79	308.56	390.14	502.48	657.07	760.48	828.13	871.68	925.54	949.90
80	337.81	427.84	552.51	722.38	835.91	909.00	955.66	1,011.97	1,034.76
81	369.36	469.40	607.13	794.71	919.13	998.42	1,047.43	1,106.26	1,127.47
82	404.76	514.02	666.39	874.79	1,010.87	1,096.41	1,148.51	1,209.19	1,228.04
83	426.30	543.27	704.85	925.33	1,066.87	1,153.17	1,204.48	1,262.61	1,279.89
84	449.39	573.27	745.64	978.98	1,125.95	1,213.05	1,262.80	1,318.39	1,333.32
85	474.01	605.59	787.96	1,034.98	1,188.94	1,276.81	1,324.23	1,377.33	1,389.11
86	500.18	639.45	833.36	1,094.85	1,255.04	1,342.91	1,388.78	1,438.60	1,447.25
87	527.10	675.63	881.07	1,158.61	1,324.23	1,412.89	1,457.20	1,502.25	1,507.75
88	555.58	713.33	931.09	1,225.50	1,398.11	1,485.98	1,527.97	1,569.03	1,571.39
89	585.58	753.34	984.19	1,296.25	1,475.87	1,563.74	1,602.62	1,638.96	1,637.38

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.83	$20.67	$24.24	$29.90	$33.53	$36.45	$38.64	$42.47	$46.20
35-39	20.67	24.24	28.52	35.73	40.82	44.48	46.66	51.41	55.89
40-44	24.24	28.52	34.93	43.75	50.31	54.69	57.60	63.34	68.55
45-49	29.21	34.93	43.47	55.41	63.42	68.53	72.90	79.73	85.70
50	32.78	39.92	49.19	62.69	72.17	78.73	83.10	91.66	97.62
51	34.21	41.33	51.33	65.61	75.82	82.38	87.48	95.39	102.09
52	35.64	43.47	53.47	68.53	78.73	86.02	91.13	99.85	106.57
53	37.78	46.33	57.02	73.64	83.85	91.85	96.96	106.57	114.02
54	39.92	49.19	60.59	78.01	89.67	97.69	103.52	113.27	120.72
55	42.76	52.04	64.85	83.10	95.51	104.26	110.08	120.72	128.92
56	44.90	54.88	69.14	88.94	102.06	110.80	117.38	128.92	137.12
57	47.76	58.45	73.42	94.77	108.63	118.10	125.39	137.12	146.06
58	51.33	62.73	78.40	101.33	116.64	126.85	134.87	146.80	156.49
59	54.88	67.01	84.11	108.63	124.67	136.33	144.34	157.97	167.67
60	58.45	71.99	90.52	116.64	134.14	146.54	155.28	169.15	179.59
61	62.73	76.97	96.94	125.39	144.34	157.46	166.21	181.82	193.00
62	67.01	82.68	103.35	134.14	154.55	168.40	178.61	195.24	206.42
63	71.99	89.10	112.61	145.80	167.67	182.99	193.91	211.63	224.31
64	77.70	96.23	121.89	158.20	182.25	199.02	210.69	229.53	242.94
65	84.11	104.06	131.87	171.33	197.56	215.78	228.18	249.64	263.79
66	90.52	112.61	142.56	185.90	214.33	234.02	247.86	270.51	285.41
67	97.66	121.89	154.68	201.94	232.56	254.43	269.01	293.60	310.01
68	106.92	133.30	169.65	221.62	255.88	279.94	295.97	323.41	340.55
69	116.90	146.13	186.03	243.49	281.39	307.63	325.86	355.46	374.08
70	128.30	160.38	204.58	267.54	309.83	338.26	358.67	391.23	410.60
71	139.70	175.34	224.53	294.51	340.45	372.52	394.39	429.98	451.59
72	153.25	192.46	245.91	322.95	373.98	409.70	433.76	473.20	495.55
73	167.51	210.27	269.43	354.29	409.70	448.34	474.59	516.42	539.52
74	182.47	229.53	294.38	387.83	449.06	490.62	519.04	564.10	587.95
75	199.58	251.62	322.19	424.27	491.34	537.28	567.89	616.27	640.12
76	218.11	275.14	352.83	465.09	538.00	588.30	621.10	672.91	696.76
77	238.79	300.80	385.61	508.84	589.76	643.71	679.42	734.76	758.61
78	260.88	329.31	424.11	559.87	648.08	707.12	745.03	803.32	827.16
79	285.83	361.39	465.45	616.01	712.96	776.38	817.22	877.84	900.93
80	312.92	396.31	511.78	677.24	783.68	852.20	895.95	959.82	981.42
81	342.14	434.80	562.40	745.03	861.67	936.02	981.96	1,049.24	1,069.35
82	374.92	476.15	617.27	820.13	947.70	1,027.88	1,076.73	1,146.85	1,164.74
83	394.89	503.23	652.91	867.51	1,000.18	1,081.10	1,129.22	1,197.52	1,213.91
84	416.28	531.03	690.70	917.81	1,055.59	1,137.23	1,183.89	1,250.43	1,264.59
85	439.08	560.97	729.91	970.30	1,114.64	1,197.01	1,241.49	1,306.33	1,317.50
86	463.32	592.33	771.95	1,026.43	1,176.60	1,258.97	1,301.98	1,364.45	1,372.65
87	488.27	625.83	816.15	1,086.20	1,241.49	1,324.59	1,366.13	1,424.80	1,430.02
88	514.64	660.76	862.48	1,148.89	1,310.73	1,393.11	1,432.48	1,488.15	1,490.39
89	542.43	697.83	911.67	1,215.24	1,383.63	1,466.02	1,502.46	1,554.48	1,552.98

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.21	$19.97	$23.42	$28.90	$32.41	$35.25	$37.35	$41.56	$45.20
35-39	19.97	23.42	27.55	34.54	39.47	42.99	45.10	50.31	54.69
40-44	23.42	27.55	33.74	42.28	48.63	52.85	55.67	61.97	67.07
45-49	28.23	33.74	42.00	53.56	61.31	66.24	70.47	78.01	83.85
50	31.68	38.55	47.51	60.60	69.76	76.11	80.33	89.67	95.51
51	33.04	39.94	49.57	63.42	73.29	79.62	84.57	93.32	99.88
52	34.43	42.00	51.63	66.24	76.11	83.15	88.08	97.69	104.26
53	36.49	44.76	55.08	71.18	81.04	88.79	93.72	104.26	111.54
54	38.55	47.51	58.53	75.40	86.68	94.43	100.07	110.80	118.10
55	41.31	50.27	62.65	80.33	92.31	100.78	106.41	118.10	126.12
56	43.37	53.02	66.78	85.97	98.66	107.12	113.45	126.12	134.14
57	46.12	56.46	70.91	91.61	105.01	114.16	121.21	134.14	142.89
58	49.57	60.59	75.74	97.95	112.76	122.62	130.36	143.62	153.09
59	53.02	64.72	81.25	105.01	120.50	131.78	139.53	154.55	164.03
60	56.46	69.54	87.44	112.76	129.65	141.64	150.10	165.49	175.70
61	60.59	74.36	93.63	121.21	139.53	152.22	160.68	177.87	188.81
62	64.72	79.86	99.84	129.65	149.39	162.78	172.65	190.99	201.94
63	69.54	86.06	108.78	140.94	162.09	176.88	187.45	207.03	219.43
64	75.05	92.94	117.73	152.91	176.18	192.38	203.66	224.53	237.65
65	81.25	100.53	127.37	165.61	190.96	208.59	220.57	244.22	258.06
66	87.44	108.78	137.70	179.70	207.18	226.21	239.59	264.63	279.22
67	94.33	117.73	149.41	195.19	224.79	245.94	260.04	287.22	303.26
68	103.29	128.75	163.86	214.22	247.34	270.60	286.10	316.38	333.16
69	112.91	141.14	179.70	235.37	272.02	297.39	315.00	347.74	365.95
70	123.93	154.92	197.59	258.62	299.50	326.98	346.71	382.73	401.68
71	134.94	169.37	216.87	284.69	329.09	360.10	381.24	420.64	441.77
72	148.02	185.90	237.53	312.18	361.50	396.04	419.30	462.92	484.79
73	161.79	203.10	260.26	342.48	396.04	433.39	458.76	505.20	527.79
74	176.26	221.70	284.35	374.90	434.10	474.26	501.74	551.85	575.19
75	192.78	243.04	311.20	410.13	474.97	519.36	548.95	602.89	626.21
76	210.69	265.77	340.80	449.59	520.06	568.69	600.40	658.29	681.62
77	230.64	290.55	372.48	491.88	570.10	622.25	656.78	718.78	742.12
78	252.00	318.10	409.65	541.21	626.48	683.56	720.20	785.85	809.19
79	276.08	349.07	449.59	595.47	689.19	750.50	789.96	858.76	881.36
80	302.24	382.81	494.34	654.67	757.55	823.79	866.08	938.95	960.09
81	330.48	419.99	543.22	720.20	832.96	904.83	949.22	1,026.43	1,046.12
82	362.16	459.91	596.24	792.78	916.11	993.62	1,040.83	1,121.93	1,139.42
83	381.43	486.08	630.66	838.60	966.84	1,045.07	1,091.58	1,171.50	1,187.54
84	402.08	512.93	667.15	887.21	1,020.40	1,099.32	1,144.42	1,223.25	1,237.11
85	424.11	541.84	705.02	937.94	1,077.48	1,157.12	1,200.10	1,277.93	1,288.87
86	447.53	572.13	745.64	992.22	1,137.38	1,217.01	1,258.58	1,334.79	1,342.81
87	471.62	604.50	788.33	1,050.00	1,200.10	1,280.42	1,320.60	1,393.83	1,398.95
88	497.10	638.23	833.09	1,110.60	1,267.04	1,346.66	1,384.72	1,455.81	1,457.99
89	523.95	674.03	880.59	1,174.72	1,337.51	1,417.13	1,452.38	1,520.68	1,519.22

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.99	$18.56	$21.75	$27.23	$30.56	$33.21	$35.20	$39.25	$42.70
35-39	18.56	21.75	25.59	32.55	37.20	40.52	42.50	47.51	51.63
40-44	21.75	25.59	31.35	39.85	45.83	49.82	52.47	58.53	63.34
45-49	26.23	31.35	39.03	50.49	57.78	62.43	66.42	73.67	79.18
50	29.44	35.84	44.15	57.13	65.76	71.74	75.71	84.69	90.18
51	30.72	37.11	46.07	59.78	69.08	75.05	79.70	88.12	94.33
52	32.01	39.03	48.00	62.43	71.74	78.38	83.03	92.27	98.45
53	33.92	41.59	51.20	67.08	76.38	83.69	88.33	98.45	105.35
54	35.84	44.15	54.39	71.07	81.69	89.00	94.31	104.65	111.54
55	38.39	46.71	58.23	75.71	87.01	94.97	100.30	111.54	119.12
56	40.31	49.28	62.07	81.03	92.99	100.95	106.93	119.12	126.69
57	42.87	52.47	65.90	86.34	98.97	107.60	114.24	126.69	134.94
58	46.07	56.31	70.40	92.32	106.28	115.56	122.88	135.64	144.59
59	49.28	60.14	75.50	98.97	113.57	124.21	131.52	145.96	154.92
60	52.47	64.62	81.26	106.28	122.20	133.50	141.47	156.28	165.93
61	56.31	69.12	87.02	114.24	131.52	143.48	151.44	167.99	178.32
62	60.14	74.22	92.78	122.20	140.80	153.42	162.74	180.39	190.72
63	64.62	79.98	101.10	132.84	152.77	166.71	176.68	195.53	207.24
64	69.75	86.39	109.43	144.13	166.05	181.32	191.95	212.06	224.45
65	75.50	93.42	118.37	156.10	180.00	196.61	207.89	230.64	243.74
66	81.26	101.10	127.98	169.37	195.27	213.21	225.83	249.93	263.69
67	87.68	109.43	138.86	183.99	211.87	231.81	245.09	271.27	286.42
68	95.99	119.66	152.29	201.91	233.14	255.04	269.67	298.82	314.65
69	104.94	131.17	167.01	221.83	256.38	280.28	296.90	328.42	345.63
70	115.18	143.98	183.65	243.76	282.29	308.18	326.78	361.46	379.36
71	125.42	157.42	201.57	268.33	310.19	339.40	359.33	397.26	417.24
72	137.58	172.78	220.77	294.24	340.73	373.27	395.20	437.19	457.85
73	150.38	188.77	241.87	322.81	373.27	408.49	432.39	477.13	498.46
74	163.81	206.05	264.28	353.35	409.15	447.00	472.91	521.20	543.22
75	179.17	225.88	289.23	386.56	447.66	489.52	517.41	569.38	591.41
76	195.82	247.00	316.75	423.76	490.17	536.01	565.89	621.70	643.74
77	214.37	270.04	346.18	463.61	537.33	586.48	619.03	678.87	700.89
78	234.21	295.63	380.75	510.10	590.47	644.26	678.80	742.20	764.24
79	256.59	324.42	417.86	561.26	649.59	707.37	744.56	811.05	832.39
80	280.92	355.78	459.44	617.03	714.02	776.45	816.30	886.78	906.76
81	307.15	390.35	504.88	678.80	785.08	852.82	894.68	969.40	987.98
82	336.59	427.46	554.16	747.22	863.46	936.52	981.02	1,059.59	1,076.12
83	354.50	451.77	586.14	790.39	911.27	985.00	1,028.84	1,106.40	1,121.57
84	373.70	476.72	620.06	836.22	961.76	1,036.15	1,078.65	1,155.30	1,168.38
85	394.17	503.59	655.26	884.04	1,015.55	1,090.61	1,131.12	1,206.94	1,217.26
86	415.94	531.75	693.01	935.18	1,072.01	1,147.07	1,186.26	1,260.63	1,268.21
87	438.32	561.82	732.68	989.65	1,131.12	1,206.84	1,244.70	1,316.40	1,321.22
88	462.01	593.18	774.28	1,046.77	1,194.23	1,269.27	1,305.15	1,374.93	1,376.99
89	486.96	626.46	818.44	1,107.22	1,260.64	1,335.70	1,368.90	1,436.20	1,434.82

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$20.11	$24.24	$27.20	$29.57	$31.34	$36.01	$39.17
35-39	n/a	n/a	23.65	28.96	33.11	36.07	37.85	43.59	47.39
40-44	n/a	n/a	28.96	35.48	40.80	44.35	46.71	53.71	58.12
45-49	n/a	n/a	36.07	44.93	51.45	55.58	59.13	67.60	72.66
50	n/a	n/a	40.80	50.86	58.54	63.86	67.41	77.72	82.77
51	n/a	n/a	42.58	53.23	61.50	66.82	70.95	80.87	86.55
52	n/a	n/a	44.35	55.58	63.86	69.77	73.92	84.66	90.35
53	n/a	n/a	47.30	59.72	68.00	74.51	78.64	90.35	96.66
54	n/a	n/a	50.27	63.27	72.72	79.23	83.96	96.03	102.36
55	n/a	n/a	53.81	67.41	77.46	84.54	89.29	102.36	109.31
56	n/a	n/a	57.36	72.13	82.78	89.88	95.19	109.31	116.26
57	n/a	n/a	60.89	76.88	88.10	95.78	101.70	116.26	123.83
58	n/a	n/a	65.05	82.19	94.60	102.88	109.40	124.46	132.68
59	n/a	n/a	69.77	88.10	101.12	110.57	117.09	133.94	142.17
60	n/a	n/a	75.10	94.60	108.81	118.85	125.94	143.41	152.27
61	n/a	n/a	80.41	101.70	117.09	127.71	134.81	154.17	163.64
62	n/a	n/a	85.74	108.81	125.36	136.59	144.87	165.53	175.00
63	n/a	n/a	93.42	118.26	136.00	148.42	157.29	179.43	190.18
64	n/a	n/a	101.12	128.32	147.83	161.42	170.88	194.59	205.96
65	n/a	n/a	109.40	138.95	160.24	175.01	185.07	211.66	223.66
66	n/a	n/a	118.26	150.77	173.83	189.81	201.04	229.35	241.98
67	n/a	n/a	128.32	163.80	188.63	206.35	218.18	248.93	262.82
68	n/a	n/a	140.74	179.76	207.55	227.06	240.06	274.21	288.73
69	n/a	n/a	154.33	197.50	228.24	249.52	264.30	301.36	317.17
70	n/a	n/a	169.70	217.00	251.30	274.37	290.92	331.70	348.12
71	n/a	n/a	186.25	238.89	276.14	302.16	319.88	364.55	382.86
72	n/a	n/a	204.00	261.94	303.34	332.30	351.82	401.20	420.15
73	n/a	n/a	223.51	287.38	332.30	363.64	384.93	437.84	457.43
74	n/a	n/a	244.21	314.57	364.23	397.94	421.00	478.26	498.49
75	n/a	n/a	267.27	344.12	398.53	435.79	460.62	522.49	542.71
76	n/a	n/a	292.69	377.26	436.38	477.17	503.79	570.52	590.73
77	n/a	n/a	319.88	412.73	478.35	522.10	551.09	622.95	643.16
78	n/a	n/a	351.82	454.11	525.66	573.56	604.30	681.07	701.30
79	n/a	n/a	386.11	499.64	578.29	629.73	662.84	744.26	763.84
80	n/a	n/a	424.56	549.31	635.63	691.22	726.69	813.75	832.07
81	n/a	n/a	466.52	604.30	698.91	759.23	796.48	889.56	906.64
82	n/a	n/a	512.07	665.21	768.68	833.73	873.35	972.33	987.50
83	n/a	n/a	541.62	703.65	811.26	876.89	915.91	1,015.29	1,029.19
84	n/a	n/a	572.96	744.44	856.19	922.42	960.26	1,060.15	1,072.15
85	n/a	n/a	605.49	787.02	904.08	970.90	1,006.97	1,107.54	1,117.01
86	n/a	n/a	640.37	832.54	954.35	1,021.17	1,056.06	1,156.82	1,163.77
87	n/a	n/a	677.03	881.03	1,006.97	1,074.39	1,108.08	1,208.00	1,212.42
88	n/a	n/a	715.48	931.88	1,063.16	1,129.97	1,161.90	1,261.69	1,263.59
89	n/a	n/a	756.27	985.69	1,122.29	1,189.10	1,218.66	1,317.92	1,316.66

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N340

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N340 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N340)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-2,000	2,001-Unlimited
18-52	0.226	0.170	0.148	0.131	0.118
53	0.214	0.162	0.142	0.126	0.114
54	0.203	0.155	0.136	0.122	0.110
55	0.193	0.148	0.131	0.117	0.107
56	0.182	0.141	0.125	0.113	0.103
57	0.173	0.135	0.120	0.109	0.100
58	0.167	0.131	0.117	0.107	0.098
59	0.161	0.127	0.115	0.104	0.097
60	0.155	0.123	0.112	0.102	0.095
61	0.149	0.120	0.109	0.100	0.094
62	0.144	0.116	0.107	0.098	0.092
63	0.140	0.114	0.105	0.097	0.091
64	0.136	0.112	0.103	0.095	0.090
65	0.132	0.110	0.102	0.094	0.088
66	0.128	0.108	0.100	0.092	0.087
67	0.124	0.106	0.098	0.091	0.086
68	0.121	0.104	0.096	0.090	0.085
69	0.118	0.102	0.095	0.089	0.084
70	0.115	0.100	0.093	0.087	0.084
71	0.112	0.098	0.092	0.086	0.083
72	0.109	0.096	0.090	0.085	0.082
73	0.104	0.092	0.087	0.082	0.079
74	0.099	0.088	0.083	0.079	0.076
75	0.095	0.085	0.080	0.076	0.073
76	0.090	0.081	0.077	0.074	0.071
77	0.086	0.078	0.074	0.071	0.068
78	0.083	0.076	0.072	0.070	0.067
79	0.081	0.074	0.071	0.068	0.066
80	0.079	0.072	0.069	0.067	0.065
81	0.076	0.071	0.068	0.065	0.064
82	0.074	0.069	0.066	0.064	0.063
83	0.071	0.067	0.064	0.063	0.062
84	0.069	0.064	0.062	0.061	0.060
85	0.067	0.062	0.060	0.060	0.059
86	0.064	0.060	0.059	0.058	0.057
87	0.062	0.058	0.057	0.057	0.056
88	0.060	0.056	0.055	0.056	0.055
89	0.058	0.054	0.054	0.054	0.053

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N340)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.335	0.320	0.250	0.185	0.190
35-39	0.370	0.350	0.265	0.195	0.175
40-44	0.410	0.375	0.280	0.200	0.175
45-49	0.450	0.400	0.290	0.210	0.170
50-54	0.450	0.400	0.300	0.210	0.165
55-59	0.450	0.400	0.300	0.215	0.160
60-64	0.450	0.400	0.300	0.215	0.155
65-69	0.450	0.390	0.290	0.210	0.150
70-74	0.450	0.380	0.280	0.200	0.140
75-79	0.450	0.380	0.255	0.170	0.110
80-84	0.450	0.380	0.225	0.140	0.110
85-89	0.450	0.380	0.225	0.140	0.110

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.430	0.420	0.330	0.250	0.200
35-39	0.430	0.410	0.330	0.250	0.200
40-44	0.430	0.410	0.330	0.250	0.200
45-49	0.430	0.400	0.330	0.250	0.190
50-54	0.430	0.400	0.320	0.245	0.185
55-59	0.430	0.400	0.320	0.240	0.180
60-64	0.430	0.400	0.320	0.235	0.175
65-69	0.430	0.400	0.310	0.230	0.170
70-74	0.430	0.390	0.300	0.220	0.160
75-79	0.430	0.380	0.280	0.190	0.135
80-84	0.430	0.370	0.260	0.160	0.135
85-89	0.430	0.360	0.260	0.160	0.135

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N340)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.058	0.053	0.042	0.030	0.022
35-39	0.062	0.057	0.045	0.033	0.024
40-44	0.068	0.062	0.049	0.036	0.026
45-49	0.076	0.069	0.054	0.039	0.029
50	0.080	0.073	0.057	0.041	0.030
51	0.082	0.074	0.058	0.042	0.031
52	0.083	0.075	0.059	0.043	0.031
53	0.085	0.076	0.060	0.044	0.032
54	0.086	0.078	0.061	0.044	0.032
55	0.088	0.079	0.062	0.045	0.033
56	0.090	0.081	0.063	0.045	0.033
57	0.092	0.082	0.064	0.046	0.034
58	0.094	0.083	0.065	0.047	0.034
59	0.095	0.085	0.066	0.048	0.035
60	0.097	0.086	0.067	0.048	0.035
61	0.099	0.088	0.068	0.049	0.036
62	0.101	0.089	0.069	0.050	0.036
63	0.102	0.090	0.070	0.050	0.036
64	0.103	0.091	0.070	0.050	0.036
65	0.105	0.092	0.071	0.051	0.037
66	0.106	0.093	0.071	0.051	0.037
67	0.107	0.094	0.072	0.051	0.037
68	0.108	0.095	0.072	0.051	0.037
69	0.109	0.096	0.073	0.051	0.037
70	0.110	0.096	0.073	0.052	0.036
71	0.111	0.097	0.074	0.052	0.036
72	0.112	0.098	0.074	0.052	0.036
73	0.113	0.099	0.074	0.051	0.035
74	0.114	0.099	0.074	0.051	0.034
75	0.116	0.100	0.074	0.050	0.034
76	0.117	0.100	0.074	0.050	0.033
77	0.118	0.101	0.074	0.049	0.032
78	0.119	0.101	0.073	0.047	0.030
79	0.119	0.101	0.072	0.046	0.029
80	0.120	0.102	0.072	0.044	0.027
81	0.120	0.102	0.071	0.042	0.025
82	0.121	0.102	0.070	0.041	0.024
83	0.121	0.101	0.068	0.038	0.021
84	0.120	0.100	0.065	0.035	0.019
85	0.120	0.099	0.063	0.033	0.017
86	0.119	0.098	0.061	0.030	0.015
87	0.119	0.097	0.059	0.028	0.013
88	0.119	0.096	0.057	0.026	0.011
89	0.118	0.095	0.055	0.024	0.010

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N340)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.063	0.087	0.124	0.112	0.100
35-39	0.076	0.097	0.129	0.119	0.109
40-44	0.089	0.108	0.135	0.127	0.117
45-49	0.102	0.119	0.142	0.134	0.126
50	0.108	0.124	0.145	0.137	0.130
51	0.111	0.126	0.146	0.139	0.132
52	0.113	0.128	0.147	0.140	0.133
53	0.114	0.128	0.146	0.140	0.133
54	0.115	0.128	0.146	0.139	0.133
55	0.115	0.129	0.145	0.139	0.133
56	0.116	0.129	0.145	0.139	0.133
57	0.117	0.129	0.144	0.138	0.133
58	0.116	0.127	0.142	0.136	0.131
59	0.114	0.126	0.139	0.134	0.129
60	0.113	0.124	0.137	0.132	0.127
61	0.112	0.122	0.134	0.130	0.125
62	0.111	0.121	0.132	0.127	0.123
63	0.108	0.118	0.128	0.124	0.120
64	0.106	0.115	0.124	0.120	0.116
65	0.103	0.112	0.120	0.117	0.113
66	0.101	0.109	0.117	0.113	0.110
67	0.098	0.106	0.113	0.110	0.107
68	0.094	0.101	0.108	0.105	0.102
69	0.090	0.096	0.102	0.099	0.097
70	0.086	0.091	0.097	0.094	0.092
71	0.082	0.087	0.092	0.090	0.087
72	0.078	0.083	0.087	0.085	0.083
73	0.072	0.076	0.080	0.078	0.076
74	0.066	0.070	0.073	0.071	0.070
75	0.061	0.064	0.067	0.065	0.064
76	0.056	0.059	0.061	0.060	0.059
77	0.052	0.054	0.056	0.055	0.054
78	0.045	0.047	0.048	0.047	0.047
79	0.039	0.040	0.042	0.041	0.040
80	0.034	0.035	0.036	0.035	0.035
81	0.029	0.030	0.031	0.031	0.030
82	0.025	0.026	0.027	0.027	0.026
83	0.020	0.021	0.021	0.021	0.021
84	0.016	0.016	0.017	0.017	0.016
85	0.013	0.013	0.013	0.013	0.013
86	0.010	0.010	0.010	0.010	0.010
87	0.008	0.008	0.008	0.008	0.008
88	0.008	0.008	0.008	0.008	0.008
89	0.008	0.008	0.008	0.008	0.008

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R
(When attached to Base Policy GR-N340)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

Issue Age	Factor	Issue Age	Factor
18-34	0.671	68	0.506
35-39	0.708	69	0.498
40-44	0.746	70	0.490
45-49	0.756	71	0.482
50	0.705	72	0.474
51	0.688	73	0.457
52	0.672	74	0.441
53	0.658	75	0.425
54	0.645	76	0.409
55	0.631	77	0.393
56	0.618	78	0.381
57	0.605	79	0.368
58	0.598	80	0.356
59	0.590	81	0.344
60	0.583	82	0.332
61	0.575	83	0.321
62	0.568	84	0.311
63	0.557	85	0.301
64	0.546	86	0.290
65	0.535	87	0.280
66	0.525	88	0.270
67	0.514	89	0.260

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N340)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	2.160	2.940	3.710	3.450	3.170
35-39	2.130	2.780	3.330	3.140	2.930
40-44	2.050	2.580	2.960	2.820	2.670
45-49	1.920	2.390	2.780	2.560	2.400
50	1.896	2.305	2.640	2.444	2.272
51	1.888	2.277	2.594	2.407	2.230
52	1.880	2.250	2.550	2.370	2.190
53	1.818	2.173	2.453	2.282	2.110
54	1.758	2.098	2.359	2.197	2.034
55	1.700	2.027	2.270	2.115	1.960
56	1.644	1.957	2.183	2.036	1.889
57	1.590	1.890	2.100	1.960	1.820
58	1.530	1.817	2.015	1.882	1.746
59	1.471	1.746	1.934	1.807	1.676
60	1.416	1.678	1.856	1.735	1.608
61	1.362	1.613	1.782	1.666	1.542
62	1.310	1.550	1.710	1.600	1.480
63	1.248	1.455	1.606	1.498	1.395
64	1.190	1.366	1.509	1.402	1.314
65	1.134	1.282	1.417	1.312	1.239
66	1.081	1.204	1.331	1.229	1.167
67	1.030	1.130	1.250	1.150	1.100
68	0.948	1.057	1.154	1.075	1.035
69	0.872	0.989	1.066	1.004	0.973
70	0.803	0.925	0.985	0.939	0.915
71	0.739	0.866	0.910	0.877	0.861
72	0.680	0.810	0.840	0.820	0.810
73	0.623	0.726	0.751	0.734	0.726
74	0.571	0.652	0.672	0.656	0.652
75	0.524	0.584	0.600	0.587	0.584
76	0.480	0.524	0.537	0.525	0.524
77	0.440	0.470	0.480	0.470	0.470
78	0.396	0.424	0.434	0.424	0.424
79	0.357	0.382	0.392	0.382	0.382
80	0.321	0.344	0.355	0.344	0.344
81	0.289	0.311	0.321	0.311	0.311
82	0.260	0.280	0.290	0.280	0.280
83	0.223	0.244	0.251	0.244	0.240
84	0.191	0.212	0.217	0.212	0.206
85	0.163	0.185	0.187	0.185	0.177
86	0.140	0.161	0.162	0.161	0.152
87	0.120	0.140	0.140	0.140	0.130
88	0.103	0.122	0.121	0.122	0.112
89	0.088	0.106	0.105	0.106	0.096

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N340)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.850	1.280	1.700	1.560	1.400
35-39	0.840	1.190	1.490	1.380	1.270
40-44	0.790	1.070	1.280	1.210	1.130
45-49	0.720	0.970	1.190	1.070	0.980
50	0.714	0.940	1.123	1.015	0.919
51	0.712	0.930	1.101	0.997	0.899
52	0.710	0.920	1.080	0.980	0.880
53	0.684	0.886	1.037	0.941	0.845
54	0.659	0.852	0.995	0.904	0.812
55	0.635	0.820	0.955	0.868	0.780
56	0.612	0.790	0.917	0.833	0.749
57	0.590	0.760	0.880	0.800	0.720
58	0.551	0.715	0.831	0.753	0.675
59	0.515	0.673	0.784	0.708	0.632
60	0.481	0.633	0.740	0.666	0.592
61	0.450	0.595	0.699	0.627	0.555
62	0.420	0.560	0.660	0.590	0.520
63	0.395	0.515	0.609	0.543	0.480
64	0.372	0.474	0.561	0.500	0.444
65	0.350	0.437	0.517	0.460	0.410
66	0.329	0.402	0.477	0.424	0.379
67	0.310	0.370	0.440	0.390	0.350
68	0.272	0.342	0.396	0.357	0.325
69	0.238	0.316	0.357	0.326	0.301
70	0.208	0.292	0.321	0.299	0.279
71	0.183	0.270	0.289	0.273	0.259
72	0.160	0.250	0.260	0.250	0.240
73	0.146	0.216	0.226	0.216	0.209
74	0.133	0.186	0.197	0.186	0.182
75	0.121	0.161	0.172	0.161	0.158
76	0.110	0.139	0.149	0.139	0.138
77	0.100	0.120	0.130	0.120	0.120
78	0.090	0.108	0.118	0.111	0.108
79	0.082	0.097	0.107	0.102	0.097
80	0.074	0.087	0.097	0.094	0.087
81	0.066	0.078	0.088	0.087	0.078
82	0.060	0.070	0.080	0.080	0.070
83	0.055	0.065	0.076	0.073	0.065
84	0.051	0.061	0.071	0.066	0.061
85	0.047	0.057	0.067	0.060	0.057
86	0.043	0.053	0.064	0.055	0.053
87	0.040	0.050	0.060	0.050	0.050
88	0.037	0.047	0.057	0.046	0.047
89	0.034	0.044	0.053	0.041	0.044

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.25	$21.87	$25.11	$29.16	$32.40	$34.03	$36.45	$38.07	$43.75
35-39	21.87	24.31	27.55	32.40	36.45	38.07	41.31	42.93	49.41
40-44	24.31	27.55	31.59	38.07	42.93	45.36	48.60	51.03	59.13
45-49	29.16	33.21	38.88	46.99	53.47	56.70	61.56	64.80	74.52
50	32.40	37.27	43.75	53.47	60.75	64.80	69.66	73.71	84.24
51	33.21	38.88	46.17	55.89	63.18	67.23	72.90	76.95	88.29
52	34.83	40.51	47.79	58.32	66.42	70.47	76.14	80.19	91.53
53	36.45	42.93	51.03	62.37	70.47	75.33	81.00	85.05	98.01
54	38.88	46.17	54.27	66.42	75.33	80.19	87.48	91.53	104.49
55	41.31	48.60	58.32	71.28	81.00	85.86	93.15	98.01	111.78
56	43.75	51.84	62.37	76.14	86.67	92.34	99.63	104.49	119.88
57	46.99	55.08	66.42	81.00	92.34	98.82	106.92	111.78	127.98
58	50.23	59.94	71.28	87.48	99.63	106.92	115.02	120.69	137.70
59	53.47	63.99	76.95	94.77	107.73	115.02	123.93	130.41	148.23
60	57.51	68.85	83.43	102.06	116.64	123.93	134.46	140.94	160.38
61	62.37	74.52	89.91	110.16	125.55	134.46	144.99	152.28	172.53
62	66.42	79.38	96.39	119.07	135.27	144.99	156.33	164.43	185.49
63	72.09	86.67	105.30	130.41	148.23	158.76	170.91	179.01	202.50
64	78.57	94.77	115.02	142.56	162.00	173.34	187.11	196.02	221.13
65	85.05	102.87	125.55	155.52	177.39	189.54	204.12	214.65	241.38
66	92.34	111.78	136.89	170.10	193.59	207.36	223.56	234.90	264.06
67	100.44	122.31	149.04	185.49	212.22	226.80	244.62	256.77	288.36
68	110.97	134.46	165.24	205.74	234.90	251.91	271.35	285.12	319.14
69	121.50	148.23	182.25	227.61	260.82	279.44	300.51	315.90	353.16
70	134.46	163.62	201.69	252.72	289.16	310.23	333.72	350.72	391.23
71	147.42	180.63	223.56	279.44	320.76	344.24	370.16	388.80	433.35
72	162.81	199.26	247.05	310.23	355.59	382.32	410.67	431.72	480.32
73	178.20	218.70	271.35	340.20	390.42	420.39	451.16	473.84	524.88
74	194.40	239.76	297.27	374.22	429.30	461.70	494.91	519.20	574.28
75	213.03	262.44	326.43	410.67	471.42	507.06	543.51	570.24	627.75
76	233.28	287.55	358.02	451.16	518.40	557.28	596.96	625.31	686.07
77	255.96	315.08	392.84	495.72	569.43	612.35	655.28	686.07	750.06
78	277.83	343.44	428.48	541.88	621.27	668.24	713.60	745.19	812.43
79	302.12	374.22	467.36	591.30	677.96	728.19	777.59	809.99	880.47
80	328.04	407.43	510.30	645.56	740.34	794.60	846.44	880.47	954.18
81	356.40	443.07	556.47	705.51	807.56	866.70	921.78	956.60	1,034.36
82	387.99	482.76	607.50	770.31	882.08	945.26	1,004.39	1,039.22	1,120.22
83	417.15	520.83	656.10	832.67	951.74	1,017.35	1,078.10	1,112.12	1,197.18
84	449.55	561.32	708.75	899.91	1,027.88	1,095.11	1,158.30	1,189.88	1,279.79
85	483.56	605.87	765.44	973.62	1,108.88	1,178.54	1,243.34	1,273.31	1,368.08
86	520.83	652.86	827.00	1,052.18	1,197.18	1,269.26	1,334.87	1,363.22	1,462.04
87	560.52	704.70	893.43	1,138.04	1,292.75	1,365.65	1,433.69	1,457.99	1,562.47
88	603.44	759.78	964.70	1,230.38	1,394.81	1,470.14	1,539.79	1,560.86	1,669.39
89	649.62	819.71	1,042.46	1,330.82	1,505.78	1,582.73	1,653.19	1,670.21	1,784.42

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.05	$20.56	$23.61	$27.70	$30.79	$32.32	$34.63	$36.56	$41.99
35-39	20.56	22.84	25.89	30.79	34.63	36.17	39.25	41.20	47.43
40-44	22.84	25.89	29.69	36.17	40.78	43.09	46.17	48.98	56.76
45-49	27.40	31.22	36.56	44.64	50.79	53.87	58.48	62.20	71.54
50	30.46	35.02	41.12	50.79	57.72	61.56	66.18	70.77	80.87
51	31.22	36.56	43.40	53.09	60.03	63.87	69.26	73.88	84.75
52	32.74	38.07	44.92	55.41	63.11	66.95	72.34	76.97	87.86
53	34.27	40.35	47.97	59.25	66.95	71.56	76.95	81.64	94.09
54	36.56	43.40	51.01	63.11	71.56	76.19	83.10	87.86	100.31
55	38.84	45.69	54.82	67.71	76.95	81.58	88.49	94.09	107.30
56	41.12	48.73	58.62	72.34	82.34	87.73	94.65	100.31	115.08
57	44.17	51.79	62.43	76.95	87.73	93.88	101.57	107.30	122.86
58	47.20	56.34	67.01	83.10	94.65	101.57	109.28	115.85	132.20
59	50.25	60.14	72.34	90.03	102.34	109.28	117.73	125.19	142.30
60	54.07	64.72	78.42	96.96	110.80	117.73	127.74	135.29	153.96
61	58.62	70.05	84.52	104.65	119.28	127.74	137.75	146.18	165.62
62	62.43	74.62	90.60	113.12	128.51	137.75	148.50	157.84	178.07
63	67.76	81.47	98.98	123.88	140.82	150.82	162.37	171.85	194.40
64	73.85	89.08	108.11	135.44	153.90	164.68	177.76	188.18	212.28
65	79.95	96.70	118.02	147.74	168.52	180.06	193.91	206.06	231.72
66	86.80	105.08	128.67	161.61	183.91	196.99	212.38	225.50	253.50
67	94.42	114.97	140.10	176.21	201.62	215.46	232.39	246.50	276.83
68	104.31	126.39	155.32	195.46	223.17	239.32	257.78	273.72	306.37
69	114.21	139.33	171.33	216.23	247.79	265.47	285.49	303.26	339.03
70	126.39	153.80	189.59	240.09	274.71	294.72	317.03	336.70	375.58
71	138.57	169.79	210.14	265.47	304.72	327.03	351.65	373.24	416.01
72	153.04	187.30	232.23	294.72	337.81	363.20	390.14	414.45	461.11
73	167.51	205.58	255.07	323.19	370.91	399.37	428.60	454.89	503.88
74	182.74	225.37	279.43	355.51	407.84	438.62	470.17	498.44	551.31
75	200.25	246.70	306.84	390.14	447.86	481.71	516.33	547.42	602.63
76	219.29	270.30	336.53	428.60	492.48	529.41	567.12	600.31	658.63
77	240.60	296.18	369.28	470.93	540.96	581.73	622.52	658.63	720.06
78	261.16	322.83	402.77	514.78	590.21	634.83	677.92	715.39	779.92
79	283.99	351.76	439.33	561.74	644.07	691.78	738.71	777.59	845.25
80	308.38	382.98	479.68	613.28	703.33	754.87	804.11	845.25	916.00
81	335.02	416.48	523.08	670.24	767.19	823.37	875.69	918.34	992.99
82	364.70	453.79	571.04	731.80	837.97	898.01	954.18	997.65	1,075.41
83	392.12	489.57	616.73	791.04	904.16	966.48	1,024.20	1,067.63	1,149.27
84	422.58	527.65	666.22	854.92	976.49	1,040.36	1,100.38	1,142.28	1,228.59
85	454.56	569.53	719.52	924.94	1,053.44	1,119.61	1,181.17	1,222.39	1,313.36
86	489.57	613.69	777.39	999.58	1,137.32	1,205.80	1,268.13	1,308.69	1,403.55
87	526.88	662.42	839.82	1,081.14	1,228.11	1,297.37	1,362.01	1,399.67	1,499.98
88	567.25	714.19	906.82	1,168.87	1,325.07	1,396.64	1,462.80	1,498.43	1,602.62
89	610.63	770.52	979.91	1,264.28	1,430.50	1,503.60	1,570.54	1,603.40	1,713.03

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.62	$19.03	$21.84	$25.95	$28.83	$30.28	$32.44	$34.64	$39.81
35-39	19.03	21.15	23.96	28.83	32.44	33.88	36.76	39.08	44.97
40-44	21.15	23.96	27.48	33.88	38.20	40.36	43.25	46.44	53.81
45-49	25.37	28.90	33.83	41.81	47.59	50.47	54.78	58.96	67.82
50	28.19	32.41	38.05	47.59	54.07	57.68	62.01	67.08	76.66
51	28.90	33.83	40.16	49.75	56.22	59.84	64.89	70.02	80.33
52	30.31	35.25	41.57	51.89	59.12	62.73	67.76	72.97	83.30
53	31.71	37.35	44.40	55.50	62.73	67.04	72.09	77.39	89.19
54	33.83	40.16	47.21	59.12	67.04	71.37	77.86	83.30	95.08
55	35.93	42.28	50.74	63.45	72.09	76.42	82.90	89.19	101.72
56	38.05	45.10	54.25	67.76	77.14	82.18	88.67	95.08	109.08
57	40.87	47.92	57.78	72.09	82.18	87.95	95.15	101.72	116.46
58	43.69	52.15	62.02	77.86	88.67	95.15	102.37	109.82	125.31
59	46.51	55.67	66.95	84.34	95.88	102.37	110.29	118.67	134.89
60	50.03	59.89	72.59	90.84	103.81	110.29	119.67	128.26	145.95
61	54.25	64.83	78.22	98.04	111.73	119.67	129.04	138.57	157.00
62	57.78	69.05	83.86	105.98	120.39	129.04	139.12	149.63	168.78
63	62.73	75.40	91.61	116.06	131.92	141.29	152.10	162.89	184.29
64	68.34	82.44	100.07	126.87	144.18	154.26	166.51	178.37	201.23
65	73.98	89.50	109.23	138.40	157.88	168.69	181.66	195.33	219.65
66	80.33	97.24	119.09	151.40	172.30	184.55	198.97	213.76	240.29
67	87.38	106.41	129.65	165.10	188.88	201.85	217.71	233.66	262.41
68	96.53	116.98	143.75	183.11	209.07	224.19	241.49	259.46	290.42
69	105.71	128.97	158.55	202.57	232.13	248.71	267.45	287.47	321.38
70	116.98	142.35	175.47	224.91	257.35	276.11	297.00	319.16	356.02
71	128.26	157.16	194.50	248.71	285.47	306.38	329.45	353.80	394.35
72	141.64	173.35	214.93	276.11	316.47	340.25	365.50	392.88	437.10
73	155.03	190.27	236.08	302.78	347.47	374.15	401.54	431.20	477.63
74	169.12	208.59	258.62	333.05	382.08	410.92	440.46	472.48	522.60
75	185.34	228.31	283.99	365.50	419.56	451.28	483.72	518.91	571.25
76	202.95	250.17	311.48	401.54	461.37	495.98	531.30	569.05	624.31
77	222.69	274.13	341.77	441.18	506.79	544.99	583.21	624.31	682.54
78	241.72	298.79	372.79	482.29	552.93	594.74	635.11	678.13	739.30
79	262.85	325.57	406.60	526.26	603.39	648.08	692.06	737.10	801.21
80	285.40	354.47	443.96	574.56	658.89	707.20	753.34	801.21	868.30
81	310.07	385.47	484.13	627.89	718.73	771.36	820.38	870.51	941.27
82	337.55	420.01	528.53	685.57	785.06	841.29	893.91	945.69	1,019.40
83	362.92	453.13	570.81	741.08	847.05	905.44	959.50	1,012.04	1,089.43
84	391.11	488.35	616.61	800.91	914.82	974.64	1,030.89	1,082.78	1,164.61
85	420.69	527.11	665.93	866.51	986.92	1,048.90	1,106.57	1,158.72	1,244.95
86	453.13	567.98	719.49	936.44	1,065.48	1,129.65	1,188.04	1,240.53	1,330.45
87	487.64	613.10	777.29	1,012.86	1,150.54	1,215.44	1,275.99	1,326.77	1,421.85
88	525.00	661.00	839.28	1,095.03	1,241.38	1,308.41	1,370.42	1,420.37	1,519.15
89	565.17	713.14	906.94	1,184.43	1,340.14	1,408.62	1,471.34	1,519.89	1,623.82

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.80	$18.16	$20.84	$24.79	$27.55	$28.92	$30.98	$33.50	$38.50
35-39	18.16	20.18	22.85	27.55	30.98	32.36	35.11	37.78	43.47
40-44	20.18	22.85	26.21	32.36	36.49	38.55	41.31	44.90	52.04
45-49	24.20	27.57	32.27	39.94	45.45	48.21	52.33	57.02	65.58
50	26.89	30.93	36.31	45.45	51.63	55.08	59.21	64.85	74.14
51	27.57	32.27	38.32	47.51	53.71	57.14	61.97	67.71	77.70
52	28.91	33.62	39.67	49.57	56.46	59.89	64.72	70.57	80.54
53	30.25	35.63	42.36	53.02	59.89	64.04	68.85	74.85	86.25
54	32.27	38.32	45.05	56.46	64.04	68.16	74.36	80.54	91.95
55	34.29	40.34	48.40	60.59	68.85	72.99	79.18	86.25	98.37
56	36.31	43.04	51.76	64.72	73.67	78.50	84.69	91.95	105.49
57	39.00	45.71	55.12	68.85	78.50	84.00	90.88	98.37	112.61
58	41.68	49.75	59.16	74.36	84.69	90.88	97.78	106.21	121.18
59	44.38	53.11	63.87	80.56	91.57	97.78	105.35	114.75	130.44
60	47.73	57.14	69.25	86.76	99.14	105.35	114.29	124.04	141.13
61	51.76	61.85	74.62	93.63	106.71	114.29	123.24	134.01	151.82
62	55.12	65.89	80.00	101.20	114.97	123.24	132.88	144.70	163.23
63	59.84	71.94	87.40	110.85	125.99	134.94	145.26	157.53	178.20
64	65.21	78.65	95.46	121.18	137.70	147.35	159.04	172.50	194.59
65	70.59	85.38	104.21	132.20	150.77	161.12	173.50	188.89	212.41
66	76.64	92.78	113.62	144.59	164.55	176.26	190.02	206.71	232.36
67	83.37	101.52	123.71	157.67	180.39	192.78	207.94	225.96	253.75
68	92.10	111.60	137.16	174.88	199.67	214.12	230.64	250.91	280.85
69	100.85	123.03	151.26	193.47	221.70	237.53	255.42	277.99	310.78
70	111.60	135.80	167.40	214.81	245.80	263.69	283.66	308.64	344.28
71	122.36	149.92	185.55	237.53	272.65	292.61	314.65	342.14	381.35
72	135.14	165.39	205.05	263.69	302.24	324.97	349.07	379.92	422.68
73	147.90	181.53	225.23	289.16	331.86	357.32	383.49	416.99	461.89
74	161.36	198.99	246.74	318.10	364.91	392.45	420.66	456.89	505.38
75	176.81	217.83	270.94	349.07	400.71	431.00	461.97	501.81	552.42
76	193.61	238.67	297.15	383.49	440.64	473.68	507.42	550.28	603.74
77	212.44	261.52	326.06	421.36	484.01	520.50	556.99	603.74	660.04
78	230.59	285.06	355.64	460.61	528.07	568.01	606.56	655.77	714.93
79	250.75	310.60	387.91	502.61	576.28	618.95	660.95	712.79	774.81
80	272.28	338.17	423.55	548.73	629.30	675.42	719.48	774.81	839.67
81	295.81	367.75	461.88	599.68	686.44	736.70	783.52	841.80	910.24
82	322.02	400.68	504.22	654.76	749.78	803.47	853.74	914.51	985.79
83	346.24	432.29	544.57	707.78	808.98	864.75	916.38	978.67	1,053.50
84	373.13	465.89	588.26	764.92	873.70	930.84	984.56	1,047.10	1,126.21
85	401.36	502.87	635.32	827.58	942.55	1,001.75	1,056.83	1,120.52	1,203.92
86	432.29	541.87	686.42	894.35	1,017.60	1,078.87	1,134.63	1,199.63	1,286.60
87	465.24	584.91	741.54	967.33	1,098.84	1,160.80	1,218.64	1,283.03	1,374.98
88	500.85	630.62	800.70	1,045.82	1,185.59	1,249.62	1,308.83	1,373.55	1,469.06
89	539.18	680.36	865.25	1,131.20	1,279.91	1,345.33	1,405.22	1,469.78	1,570.29

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.60	$16.83	$19.34	$23.32	$25.92	$27.22	$29.16	$31.60	$36.31
35-39	16.83	18.72	21.21	25.92	29.16	30.46	33.04	35.63	41.02
40-44	18.72	21.21	24.33	30.46	34.34	36.28	38.88	42.36	49.07
45-49	22.46	25.57	29.95	37.58	42.76	45.36	49.24	53.78	61.85
50	24.95	28.69	33.68	42.76	48.60	51.84	55.72	61.18	69.93
51	25.57	29.95	35.55	44.72	50.54	53.78	58.32	63.87	73.29
52	26.81	31.19	36.81	46.66	53.14	56.38	60.92	66.56	75.96
53	28.07	33.07	39.29	49.90	56.38	60.26	64.80	70.59	81.35
54	29.95	35.55	41.78	53.14	60.26	64.16	69.98	75.96	86.73
55	31.81	37.42	44.90	57.02	64.80	68.68	74.52	81.35	92.78
56	33.68	39.92	48.02	60.92	69.34	73.88	79.70	86.73	99.50
57	36.17	42.41	51.15	64.80	73.88	79.06	85.54	92.78	106.23
58	38.67	46.16	54.88	69.98	79.70	85.54	92.02	100.18	114.29
59	41.16	49.28	59.25	75.82	86.18	92.02	99.14	108.25	123.03
60	44.28	53.02	64.24	81.64	93.32	99.14	107.56	116.98	133.12
61	48.02	57.38	69.23	88.12	100.44	107.56	116.00	126.39	143.19
62	51.15	61.12	74.22	95.26	108.22	116.00	125.06	136.47	153.96
63	55.50	66.73	81.09	104.32	118.58	127.00	136.72	148.58	168.09
64	60.50	72.97	88.57	114.04	129.60	138.68	149.68	162.69	183.53
65	65.49	79.20	96.66	124.42	141.92	151.64	163.30	178.15	200.34
66	71.10	86.06	105.40	136.08	154.88	165.88	178.84	194.98	219.17
67	77.33	94.18	114.75	148.40	169.78	181.44	195.70	213.12	239.33
68	85.45	103.54	127.23	164.59	187.92	201.52	217.08	236.65	264.88
69	93.57	114.14	140.33	182.08	208.66	223.56	240.40	262.20	293.11
70	103.54	125.99	155.30	202.18	231.34	248.18	266.98	291.10	324.72
71	113.52	139.08	172.14	223.56	256.60	275.40	296.14	322.70	359.68
72	125.36	153.42	190.23	248.18	284.47	305.86	328.54	358.33	398.67
73	137.21	168.40	208.93	272.16	312.34	336.31	360.94	393.29	435.64
74	149.68	184.62	228.89	299.38	343.44	369.36	395.92	430.95	476.66
75	164.03	202.07	251.34	328.54	377.14	405.64	434.80	473.30	521.04
76	179.63	221.41	275.68	360.94	414.72	445.82	477.57	519.02	569.44
77	197.09	242.62	302.50	396.57	455.54	489.88	524.23	569.44	622.54
78	213.93	264.45	329.93	433.51	497.01	534.60	570.88	618.51	674.31
79	232.65	288.15	359.88	473.04	542.37	582.55	622.07	672.30	730.79
80	252.60	313.72	392.93	516.45	592.27	635.68	677.15	730.79	791.97
81	274.43	341.16	428.47	564.40	646.05	693.35	737.42	793.99	858.52
82	298.75	371.72	467.78	616.24	705.67	756.21	803.51	862.55	929.78
83	321.20	401.04	505.20	666.14	761.39	813.88	862.48	923.05	993.66
84	346.14	432.23	545.73	719.92	822.31	876.09	926.63	987.60	1,062.22
85	372.35	466.52	589.39	778.89	887.11	942.83	994.67	1,056.85	1,135.51
86	401.04	502.70	636.79	841.75	957.73	1,015.41	1,067.89	1,131.47	1,213.48
87	431.59	542.62	687.93	910.43	1,034.20	1,092.51	1,146.95	1,210.14	1,296.86
88	464.66	585.02	742.83	984.31	1,115.85	1,176.11	1,231.83	1,295.52	1,385.61
89	500.21	631.17	802.68	1,064.65	1,204.63	1,266.19	1,322.55	1,386.27	1,481.06

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$17.59	$20.41	$22.68	$23.81	$25.53	$28.56	$32.81
35-39	n/a	n/a	19.28	22.68	25.53	26.66	28.92	32.19	37.06
40-44	n/a	n/a	22.12	26.66	30.05	31.76	34.03	38.28	44.35
45-49	n/a	n/a	27.22	32.89	37.42	39.69	43.09	48.60	55.89
50	n/a	n/a	30.62	37.42	42.53	45.36	48.76	55.29	63.18
51	n/a	n/a	32.32	39.13	44.23	47.07	51.03	57.72	66.22
52	n/a	n/a	33.46	40.82	46.49	49.34	53.30	60.14	68.64
53	n/a	n/a	35.73	43.67	49.34	52.73	56.70	63.78	73.50
54	n/a	n/a	38.00	46.49	52.73	56.14	61.23	68.64	78.36
55	n/a	n/a	40.82	49.90	56.70	60.10	65.21	73.50	83.85
56	n/a	n/a	43.67	53.30	60.68	64.64	69.75	78.36	89.91
57	n/a	n/a	46.49	56.70	64.64	69.17	74.85	83.85	95.99
58	n/a	n/a	49.90	61.23	69.75	74.85	80.51	90.51	103.29
59	n/a	n/a	53.87	66.35	75.41	80.51	86.76	97.80	111.17
60	n/a	n/a	58.41	71.44	81.64	86.76	94.12	105.71	120.29
61	n/a	n/a	62.94	77.12	87.89	94.12	101.50	114.21	129.39
62	n/a	n/a	67.48	83.36	94.70	101.50	109.44	123.33	139.11
63	n/a	n/a	73.71	91.30	103.77	111.13	119.64	134.26	151.89
64	n/a	n/a	80.51	99.80	113.40	121.34	130.98	147.02	165.84
65	n/a	n/a	87.89	108.86	124.18	132.68	142.89	160.98	181.05
66	n/a	n/a	95.82	119.07	135.52	145.16	156.49	176.18	198.05
67	n/a	n/a	104.32	129.85	148.55	158.76	171.23	192.58	216.27
68	n/a	n/a	115.67	144.02	164.43	176.34	189.95	213.84	239.37
69	n/a	n/a	127.58	159.34	182.57	195.62	210.36	236.93	264.87
70	n/a	n/a	141.18	176.90	202.43	217.17	233.61	263.04	293.42
71	n/a	n/a	156.49	195.62	224.53	240.98	259.12	291.60	325.01
72	n/a	n/a	172.94	217.17	248.92	267.62	287.47	323.79	360.24
73	n/a	n/a	189.95	238.14	273.29	294.28	315.83	355.38	393.66
74	n/a	n/a	208.10	261.95	300.51	323.19	346.44	389.40	430.71
75	n/a	n/a	228.51	287.47	329.99	354.94	380.46	427.68	470.81
76	n/a	n/a	250.61	315.83	362.88	390.09	417.88	468.99	514.56
77	n/a	n/a	275.00	347.00	398.60	428.65	458.70	514.56	562.54
78	n/a	n/a	299.94	379.33	434.90	467.78	499.53	558.90	609.32
79	n/a	n/a	327.16	413.91	474.59	509.73	544.32	607.50	660.35
80	n/a	n/a	357.20	451.91	518.23	556.23	592.52	660.35	715.64
81	n/a	n/a	389.54	493.86	565.30	606.68	645.25	717.45	775.77
82	n/a	n/a	425.24	539.22	617.46	661.70	703.07	779.42	840.17
83	n/a	n/a	459.27	582.87	666.22	712.15	754.67	834.09	897.89
84	n/a	n/a	496.13	629.94	719.52	766.58	810.80	892.41	959.84
85	n/a	n/a	535.82	681.53	776.22	824.98	870.34	954.98	1,026.06
86	n/a	n/a	578.91	736.53	838.02	888.49	934.41	1,022.41	1,096.53
87	n/a	n/a	625.40	796.64	904.92	955.96	1,003.58	1,093.50	1,171.86
88	n/a	n/a	675.30	861.28	976.37	1,029.10	1,077.86	1,170.64	1,252.05
89	n/a	n/a	729.74	931.58	1,054.05	1,107.91	1,157.25	1,252.66	1,338.32

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$27.55	$31.59	$36.45	$44.55	$50.23	$54.27	$59.13	$63.18	$74.52
35-39	31.59	36.45	43.75	53.47	61.56	65.61	72.09	76.95	90.72
40-44	38.07	44.55	53.47	66.42	76.95	82.62	89.91	96.39	112.59
45-49	46.99	55.89	68.04	85.05	98.82	106.11	116.64	123.93	144.99
50	53.47	63.99	77.76	98.01	113.40	122.31	133.65	141.75	165.24
51	55.89	67.23	81.81	102.87	119.07	127.98	140.13	149.04	172.53
52	58.32	69.66	85.86	107.73	124.74	134.46	146.61	155.52	180.63
53	61.56	74.52	91.53	114.21	132.84	142.56	156.33	166.05	191.97
54	65.61	79.38	97.20	122.31	140.94	152.28	166.05	176.58	204.12
55	69.66	84.24	103.68	130.41	150.66	162.81	177.39	187.92	217.08
56	73.71	89.91	110.16	138.51	160.38	173.34	188.73	200.07	230.85
57	78.57	95.58	117.45	147.42	170.91	184.68	200.88	213.03	245.43
58	83.43	102.06	125.55	157.95	183.06	197.64	214.65	228.42	262.44
59	89.10	108.54	134.46	169.29	196.02	211.41	230.04	243.81	279.44
60	95.58	115.83	143.37	181.44	209.79	225.99	246.24	260.82	298.08
61	102.06	123.93	153.90	193.59	224.37	242.19	263.25	278.64	318.32
62	108.54	132.84	164.43	207.36	239.76	259.20	281.07	298.08	340.20
63	116.64	142.56	177.39	223.56	259.20	279.44	303.75	321.56	366.12
64	125.55	153.90	191.16	241.38	279.44	302.12	327.24	347.48	394.47
65	134.46	165.24	205.74	260.82	301.32	326.43	353.16	375.03	424.44
66	144.99	178.20	221.94	281.07	325.62	352.35	381.51	404.19	456.84
67	155.52	191.97	238.95	303.75	351.54	379.88	411.48	435.78	492.48
68	169.29	208.17	260.01	330.48	383.12	414.72	448.74	475.47	536.22
69	183.06	225.99	283.50	360.44	417.96	452.79	490.04	518.40	583.20
70	198.45	246.24	308.60	392.84	456.03	494.10	534.60	566.19	635.03
71	215.46	267.30	336.15	428.48	497.34	538.64	582.39	617.22	691.74
72	234.09	290.79	365.31	467.36	542.70	588.06	635.84	673.11	752.48
73	252.72	314.28	395.28	506.24	587.24	636.66	687.68	727.38	809.99
74	272.96	339.39	427.68	547.56	635.03	689.31	743.58	784.88	871.55
75	294.84	366.92	463.32	592.92	687.68	746.00	803.51	848.07	937.98
76	318.32	396.08	500.58	641.51	744.39	806.75	869.12	915.30	1,009.26
77	344.24	428.48	541.88	694.98	805.95	873.18	939.59	989.00	1,085.39
78	373.40	465.75	590.48	758.15	878.03	950.94	1,021.40	1,071.62	1,172.87
79	405.00	506.24	643.14	826.19	957.42	1,035.18	1,109.70	1,162.34	1,267.64
80	439.83	550.80	700.64	901.52	1,043.27	1,127.51	1,206.08	1,259.54	1,370.51
81	477.08	598.59	763.02	982.52	1,137.23	1,227.14	1,311.38	1,365.65	1,480.67
82	518.40	651.23	831.06	1,071.62	1,239.30	1,336.49	1,425.59	1,480.67	1,600.55
83	544.32	685.26	875.60	1,128.32	1,302.47	1,400.48	1,489.58	1,541.42	1,662.91
84	571.86	720.90	921.78	1,188.26	1,368.89	1,466.90	1,555.99	1,604.59	1,728.53
85	601.02	758.15	970.38	1,251.44	1,438.55	1,536.55	1,625.66	1,670.21	1,795.75
86	631.79	797.84	1,022.22	1,317.86	1,512.26	1,610.27	1,698.55	1,738.25	1,866.22
87	664.19	839.15	1,075.67	1,388.33	1,589.21	1,687.22	1,774.70	1,809.53	1,939.13
88	697.40	882.90	1,133.18	1,462.04	1,670.21	1,767.41	1,854.89	1,883.23	2,015.26
89	733.04	929.06	1,193.12	1,539.79	1,755.26	1,851.65	1,937.50	1,960.18	2,093.83

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.89	$29.69	$34.27	$42.33	$47.72	$51.56	$56.17	$60.64	$71.54
35-39	29.69	34.27	41.12	50.79	58.48	62.32	68.49	73.88	87.10
40-44	35.79	41.88	50.25	63.11	73.10	78.50	85.42	92.53	108.09
45-49	44.17	52.53	63.96	80.79	93.88	100.81	110.80	118.96	139.19
50	50.25	60.14	73.09	93.11	107.73	116.20	126.96	136.08	158.63
51	52.53	63.20	76.91	97.73	113.12	121.59	133.12	143.07	165.62
52	54.82	65.48	80.70	102.34	118.50	127.74	139.28	149.30	173.40
53	57.86	70.05	86.04	108.49	126.20	135.44	148.50	159.40	184.30
54	61.68	74.62	91.36	116.20	133.90	144.66	157.74	169.51	195.96
55	65.48	79.19	97.46	123.88	143.14	154.67	168.52	180.41	208.39
56	69.29	84.52	103.55	131.58	152.37	164.68	179.29	192.07	221.62
57	73.85	89.85	110.41	140.06	162.37	175.45	190.83	204.50	235.60
58	78.42	95.93	118.02	150.05	173.91	187.75	203.91	219.29	251.93
59	83.75	102.03	126.39	160.82	186.23	200.83	218.54	234.06	268.27
60	89.85	108.88	134.77	172.36	199.31	214.69	233.92	250.39	286.15
61	95.93	116.50	144.66	183.91	213.15	230.08	250.08	267.49	305.59
62	102.03	124.88	154.56	196.99	227.77	246.24	267.02	286.15	326.59
63	109.65	134.01	166.74	212.38	246.24	265.47	288.56	308.71	351.48
64	118.02	144.66	179.68	229.32	265.47	287.02	310.87	333.59	378.70
65	126.39	155.32	193.39	247.79	286.25	310.11	335.50	360.02	407.45
66	136.29	167.51	208.62	267.02	309.35	334.73	362.44	388.01	438.56
67	146.18	180.46	224.62	288.56	333.97	360.89	390.90	418.34	472.77
68	159.13	195.67	244.42	313.95	363.97	393.98	426.30	456.45	514.77
69	172.07	212.42	266.49	342.42	397.05	430.15	465.54	497.66	559.87
70	186.54	231.47	290.09	373.20	433.23	469.40	507.87	543.53	609.63
71	202.53	251.26	315.99	407.06	472.48	511.71	553.27	592.53	664.06
72	220.03	273.34	343.39	444.00	515.57	558.66	604.05	646.18	722.38
73	237.55	295.43	371.57	480.93	557.88	604.83	653.30	698.27	777.59
74	256.59	319.02	402.02	520.17	603.28	654.85	706.40	753.48	836.70
75	277.15	344.91	435.51	563.26	653.30	708.70	763.34	814.15	900.45
76	299.22	372.31	470.55	609.44	707.17	766.41	825.66	878.68	968.88
77	323.60	402.77	509.36	660.23	765.65	829.52	892.62	949.44	1,041.97
78	351.01	437.81	555.05	720.24	834.13	903.40	970.32	1,028.75	1,125.95
79	380.70	475.88	604.55	784.88	909.55	983.42	1,054.21	1,115.85	1,216.93
80	413.44	517.75	658.61	856.44	991.10	1,071.13	1,145.77	1,209.15	1,315.69
81	448.46	562.66	717.22	933.40	1,080.37	1,165.79	1,245.82	1,311.02	1,421.43
82	487.29	612.16	781.18	1,018.04	1,177.33	1,269.68	1,354.31	1,421.43	1,536.53
83	511.65	644.13	823.07	1,071.90	1,237.34	1,330.45	1,415.10	1,479.75	1,596.39
84	537.54	677.65	866.47	1,128.85	1,300.45	1,393.56	1,478.19	1,540.42	1,659.38
85	564.94	712.66	912.16	1,188.86	1,366.62	1,459.72	1,544.38	1,603.40	1,723.93
86	593.89	749.98	960.88	1,251.97	1,436.65	1,529.76	1,613.63	1,668.72	1,791.57
87	624.34	788.80	1,011.13	1,318.92	1,509.75	1,602.86	1,685.96	1,737.14	1,861.56
88	655.57	829.92	1,065.19	1,388.93	1,586.70	1,679.05	1,762.15	1,807.90	1,934.65
89	689.07	873.32	1,121.53	1,462.80	1,667.50	1,759.07	1,840.63	1,881.78	2,010.08

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.96	$27.48	$31.71	$39.64	$44.69	$48.31	$52.63	$57.49	$67.82
35-39	27.48	31.71	38.05	47.59	54.78	58.40	64.17	70.02	82.56
40-44	33.12	38.76	46.51	59.12	68.49	73.54	80.02	87.72	102.46
45-49	40.87	48.63	59.19	75.70	87.95	94.43	103.81	112.78	131.94
50	46.51	55.67	67.66	87.23	100.93	108.85	118.95	129.00	150.37
51	48.63	58.49	71.18	91.56	105.98	113.90	124.71	135.62	157.00
52	50.74	60.60	74.69	95.88	111.01	119.67	130.48	141.53	164.37
53	53.56	64.83	79.62	101.65	118.23	126.87	139.12	151.10	174.70
54	57.09	69.05	84.57	108.85	125.43	135.53	147.78	160.69	185.76
55	60.60	73.29	90.21	116.06	134.09	144.90	157.88	171.01	197.54
56	64.12	78.22	95.85	123.27	142.73	154.26	167.97	182.06	210.06
57	68.34	83.15	102.17	131.20	152.10	164.37	178.79	193.85	223.34
58	72.59	88.79	109.23	140.57	162.93	175.90	191.04	207.86	238.82
59	77.52	94.43	116.98	150.68	174.46	188.16	204.74	221.87	254.29
60	83.15	100.78	124.72	161.49	186.71	201.13	219.15	237.35	271.24
61	88.79	107.81	133.90	172.30	199.69	215.55	234.29	253.56	289.69
62	94.43	115.56	143.06	184.55	213.38	230.68	250.15	271.24	309.58
63	101.48	124.04	154.33	198.97	230.68	248.71	270.34	292.63	333.17
64	109.23	133.90	166.32	214.82	248.71	268.89	291.25	316.21	358.96
65	116.98	143.75	178.99	232.13	268.17	290.52	314.31	341.28	386.23
66	126.14	155.03	193.09	250.15	289.80	313.59	339.53	367.81	415.72
67	135.29	167.01	207.89	270.34	312.86	338.10	366.22	396.55	448.15
68	147.28	181.10	226.21	294.13	340.98	369.10	399.37	432.67	487.96
69	159.26	196.61	246.65	320.80	371.98	402.98	436.14	471.74	530.71
70	172.65	214.22	268.49	349.63	405.87	439.75	475.79	515.23	577.88
71	187.45	232.56	292.45	381.36	442.62	479.40	518.32	561.66	629.48
72	203.66	252.98	317.81	415.95	483.01	523.37	565.90	612.53	684.76
73	219.86	273.42	343.90	450.56	522.65	566.62	612.05	661.91	737.10
74	237.48	295.26	372.08	487.33	565.18	613.48	661.78	714.23	793.12
75	256.50	319.23	403.09	527.69	612.05	663.94	715.12	771.74	853.55
76	276.95	344.60	435.50	570.94	662.50	718.01	773.51	832.92	918.42
77	299.50	372.79	471.44	618.53	717.29	777.12	836.24	899.99	987.70
78	324.87	405.20	513.73	674.75	781.46	846.32	909.05	975.18	1,067.30
79	352.35	440.43	559.53	735.31	852.10	921.30	987.64	1,057.74	1,153.55
80	382.65	479.19	609.56	802.35	928.52	1,003.48	1,073.41	1,146.19	1,247.17
81	415.07	520.76	663.82	874.44	1,012.14	1,092.15	1,167.13	1,242.73	1,347.40
82	451.00	566.57	723.02	953.74	1,102.98	1,189.48	1,268.77	1,347.40	1,456.50
83	473.55	596.17	761.78	1,004.20	1,159.20	1,246.43	1,325.73	1,402.69	1,513.26
84	497.52	627.18	801.94	1,057.56	1,218.32	1,305.53	1,384.84	1,460.18	1,572.96
85	522.89	659.60	844.21	1,113.79	1,280.30	1,367.53	1,446.84	1,519.89	1,634.14
86	549.66	694.12	889.32	1,172.90	1,345.92	1,433.15	1,511.71	1,581.79	1,698.26
87	577.85	730.07	935.84	1,235.61	1,414.40	1,501.62	1,579.47	1,646.67	1,764.61
88	606.75	768.12	985.87	1,301.21	1,486.48	1,572.99	1,650.86	1,713.74	1,833.88
89	637.74	808.28	1,038.01	1,370.42	1,562.18	1,647.97	1,724.37	1,783.76	1,905.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.85	$26.21	$30.25	$37.87	$42.70	$46.12	$50.27	$55.59	$65.58
35-39	26.21	30.25	36.31	45.45	52.33	55.77	61.28	67.71	79.83
40-44	31.60	36.98	44.38	56.46	65.40	70.23	76.42	84.83	99.09
45-49	39.00	46.40	56.48	72.29	84.00	90.18	99.14	109.06	127.59
50	44.38	53.11	64.54	83.31	96.39	103.96	113.61	124.74	145.42
51	46.40	55.80	67.91	87.44	101.20	108.78	119.12	131.16	151.82
52	48.40	57.82	71.27	91.57	106.04	114.29	124.62	136.86	158.96
53	51.09	61.85	75.96	97.08	112.91	121.18	132.88	146.13	168.94
54	54.46	65.89	80.67	103.96	119.80	129.44	141.14	155.39	179.63
55	57.82	69.93	86.05	110.85	128.07	138.39	150.77	165.37	191.03
56	61.18	74.62	91.43	117.73	136.33	147.35	160.43	176.06	203.15
57	65.21	79.33	97.48	125.31	145.26	156.98	170.75	187.46	215.98
58	69.25	84.71	104.21	134.26	155.61	167.99	182.45	201.01	230.95
59	73.96	90.09	111.60	143.90	166.62	179.70	195.53	214.55	245.91
60	79.33	96.14	119.00	154.22	178.32	192.09	209.30	229.53	262.31
61	84.71	102.85	127.74	164.55	190.72	205.85	223.77	245.21	280.12
62	90.09	110.26	136.47	176.26	203.79	220.32	238.91	262.31	299.38
63	96.82	118.32	147.23	190.02	220.32	237.53	258.18	282.98	322.19
64	104.21	127.74	158.66	205.18	237.53	256.81	278.15	305.79	347.14
65	111.60	137.16	170.76	221.70	256.12	277.46	300.18	330.02	373.51
66	120.34	147.90	184.21	238.91	276.78	299.50	324.28	355.69	402.02
67	129.09	159.34	198.33	258.18	298.82	322.91	349.75	383.48	433.37
68	140.51	172.78	215.81	280.91	325.67	352.51	381.43	418.41	471.87
69	151.94	187.57	235.31	306.38	355.26	384.87	416.54	456.19	513.21
70	164.70	204.38	256.15	333.92	387.62	419.99	454.40	498.25	558.84
71	178.83	221.87	279.01	364.22	422.75	457.85	495.03	543.15	608.73
72	194.30	241.35	303.20	397.26	461.30	499.85	540.48	592.33	662.19
73	209.76	260.85	328.08	430.32	499.16	541.16	584.54	640.09	712.79
74	226.56	281.68	354.97	465.42	539.78	585.90	632.05	690.70	766.96
75	244.72	304.55	384.55	503.97	584.54	634.11	682.99	746.30	825.41
76	264.21	328.75	415.48	545.29	632.72	685.74	738.76	805.46	888.13
77	285.72	355.64	449.77	590.73	685.05	742.20	798.66	870.32	955.15
78	309.94	386.57	490.11	644.43	746.33	808.30	868.19	943.03	1,032.12
79	336.15	420.18	533.80	702.27	813.81	879.90	943.25	1,022.86	1,115.52
80	365.06	457.16	581.53	766.30	886.78	958.39	1,025.17	1,108.40	1,206.06
81	395.99	496.82	633.30	835.15	966.65	1,043.06	1,114.67	1,201.77	1,302.98
82	430.27	540.53	689.78	910.88	1,053.41	1,136.02	1,211.75	1,302.98	1,408.47
83	451.79	568.76	726.76	959.08	1,107.10	1,190.41	1,266.14	1,356.45	1,463.37
84	474.64	598.35	765.08	1,010.02	1,163.56	1,246.86	1,322.60	1,412.04	1,521.11
85	498.84	629.26	805.41	1,063.73	1,222.77	1,306.08	1,381.80	1,469.78	1,580.27
86	524.38	662.21	848.44	1,120.18	1,285.42	1,368.73	1,443.77	1,529.65	1,642.28
87	551.29	696.50	892.80	1,180.09	1,350.83	1,434.13	1,508.49	1,592.39	1,706.44
88	578.85	732.81	940.53	1,242.73	1,419.69	1,502.30	1,576.66	1,657.25	1,773.43
89	608.43	771.12	990.29	1,308.83	1,491.96	1,573.91	1,646.88	1,724.96	1,842.57

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.21	$24.33	$28.07	$35.64	$40.18	$43.42	$47.30	$52.44	$61.85
35-39	24.33	28.07	33.68	42.76	49.24	52.48	57.68	63.87	75.30
40-44	29.31	34.30	41.16	53.14	61.56	66.10	71.92	80.00	93.45
45-49	36.17	43.04	52.39	68.04	79.06	84.88	93.32	102.85	120.34
50	41.16	49.28	59.88	78.40	90.72	97.84	106.92	117.65	137.16
51	43.04	51.76	62.99	82.30	95.26	102.38	112.10	123.71	143.19
52	44.90	53.64	66.11	86.18	99.80	107.56	117.28	129.09	149.92
53	47.41	57.38	70.48	91.36	106.28	114.04	125.06	137.81	159.34
54	50.52	61.12	74.85	97.84	112.76	121.82	132.84	146.56	169.42
55	53.64	64.85	79.83	104.32	120.52	130.24	141.92	155.98	180.17
56	56.76	69.23	84.83	110.80	128.30	138.68	150.98	166.07	191.61
57	60.50	73.59	90.44	117.94	136.72	147.74	160.70	176.81	203.70
58	64.24	78.59	96.66	126.36	146.44	158.12	171.72	189.59	217.83
59	68.62	83.57	103.54	135.44	156.82	169.12	184.03	202.36	231.94
60	73.59	89.19	110.40	145.16	167.83	180.79	196.99	216.48	247.41
61	78.59	95.43	118.50	154.88	179.50	193.75	210.60	231.27	264.21
62	83.57	102.28	126.61	165.88	191.80	207.36	224.86	247.41	282.37
63	89.80	109.78	136.59	178.84	207.36	223.56	243.00	266.90	303.88
64	96.66	118.50	147.20	193.10	223.56	241.70	261.79	288.41	327.41
65	103.54	127.23	158.42	208.66	241.06	261.14	282.52	311.28	352.28
66	111.64	137.21	170.89	224.86	260.50	281.88	305.20	335.47	379.18
67	119.75	147.82	183.99	243.00	281.23	303.91	329.18	361.70	408.75
68	130.35	160.29	200.20	264.38	306.50	331.78	358.99	394.64	445.05
69	140.96	174.02	218.30	288.36	334.36	362.23	392.04	430.27	484.05
70	152.81	189.60	237.62	314.28	364.82	395.28	427.68	469.93	527.09
71	165.90	205.83	258.83	342.79	397.87	430.92	465.91	512.29	574.14
72	180.25	223.91	281.29	373.90	434.16	470.44	508.68	558.67	624.56
73	194.59	241.99	304.36	405.00	469.80	509.32	550.15	603.73	672.30
74	210.18	261.34	329.31	438.04	508.03	551.44	594.86	651.45	723.39
75	227.02	282.54	356.75	474.33	550.15	596.80	642.81	703.90	778.52
76	245.11	304.98	385.44	513.21	595.51	645.40	695.30	759.70	837.68
77	265.08	329.93	417.25	555.98	644.75	698.54	751.67	820.88	900.88
78	287.52	358.62	454.68	606.52	702.43	760.75	817.12	889.44	973.48
79	311.84	389.81	495.21	660.95	765.93	828.13	887.75	964.75	1,052.14
80	338.67	424.11	539.50	721.22	834.61	902.01	964.87	1,045.42	1,137.53
81	367.35	460.92	587.53	786.02	909.79	981.71	1,049.11	1,133.49	1,228.95
82	399.16	501.44	639.91	857.29	991.43	1,069.19	1,140.47	1,228.95	1,328.44
83	419.12	527.65	674.21	902.65	1,041.97	1,120.39	1,191.67	1,279.37	1,380.22
84	440.33	555.09	709.76	950.61	1,095.11	1,173.51	1,244.79	1,331.83	1,434.68
85	462.78	583.78	747.18	1,001.15	1,150.83	1,229.25	1,300.53	1,386.27	1,490.47
86	486.49	614.34	787.11	1,054.29	1,209.81	1,288.21	1,358.85	1,442.75	1,548.97
87	511.42	646.15	828.27	1,110.67	1,271.37	1,349.77	1,419.75	1,501.91	1,609.47
88	537.00	679.84	872.56	1,169.63	1,336.17	1,413.93	1,483.91	1,563.09	1,672.67
89	564.44	715.37	918.71	1,231.83	1,404.21	1,481.31	1,550.01	1,626.96	1,737.88

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
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BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$25.53	$31.19	$35.15	$38.00	$41.40	$47.39	$55.89
35-39	n/a	n/a	30.62	37.42	43.09	45.94	50.47	57.72	68.04
40-44	n/a	n/a	37.42	46.49	53.87	57.83	62.94	72.29	84.45
45-49	n/a	n/a	47.63	59.54	69.17	74.28	81.64	92.94	108.74
50	n/a	n/a	54.44	68.62	79.38	85.62	93.57	106.32	123.93
51	n/a	n/a	57.27	72.02	83.36	89.58	98.09	111.78	129.39
52	n/a	n/a	60.10	75.41	87.32	94.12	102.63	116.64	135.48
53	n/a	n/a	64.08	79.95	92.99	99.80	109.44	124.54	143.98
54	n/a	n/a	68.04	85.62	98.66	106.59	116.25	132.45	153.09
55	n/a	n/a	72.58	91.30	105.46	113.98	124.18	140.94	162.81
56	n/a	n/a	77.12	96.96	112.26	121.34	132.12	150.05	173.14
57	n/a	n/a	82.22	103.19	119.64	129.27	140.62	159.77	184.08
58	n/a	n/a	87.89	110.57	128.14	138.35	150.26	171.33	196.83
59	n/a	n/a	94.12	118.50	137.21	147.99	161.03	182.86	209.58
60	n/a	n/a	100.36	127.00	146.86	158.20	172.36	195.62	223.56
61	n/a	n/a	107.73	135.52	157.07	169.54	184.29	208.98	238.74
62	n/a	n/a	115.11	145.16	167.83	181.44	196.75	223.56	255.15
63	n/a	n/a	124.18	156.49	181.44	195.62	212.63	241.18	274.59
64	n/a	n/a	133.81	168.97	195.62	211.49	229.07	260.62	295.85
65	n/a	n/a	144.02	182.57	210.93	228.51	247.21	281.28	318.32
66	n/a	n/a	155.36	196.75	227.93	246.65	267.06	303.14	342.63
67	n/a	n/a	167.27	212.63	246.07	265.93	288.03	326.84	369.36
68	n/a	n/a	182.02	231.34	268.20	290.30	314.11	356.60	402.17
69	n/a	n/a	198.45	252.33	292.57	316.96	343.04	388.80	437.40
70	n/a	n/a	216.03	275.00	319.23	345.87	374.22	424.64	476.28
71	n/a	n/a	235.31	299.94	348.14	377.06	407.68	462.92	518.81
72	n/a	n/a	255.72	327.16	379.88	411.64	445.10	504.84	564.36
73	n/a	n/a	276.70	354.38	411.08	445.65	481.38	545.54	607.50
74	n/a	n/a	299.38	383.29	444.52	482.52	520.50	588.66	653.67
75	n/a	n/a	324.32	415.04	481.38	522.21	562.46	636.05	703.49
76	n/a	n/a	350.41	449.06	521.08	564.73	608.39	686.48	756.94
77	n/a	n/a	379.33	486.49	564.17	611.22	657.71	741.75	814.04
78	n/a	n/a	413.34	530.71	614.62	665.66	714.99	803.72	879.66
79	n/a	n/a	450.19	578.34	670.18	724.62	776.79	871.76	950.73
80	n/a	n/a	490.46	631.07	730.29	789.26	844.26	944.65	1,027.88
81	n/a	n/a	534.10	687.77	796.06	859.01	917.97	1,024.25	1,110.50
82	n/a	n/a	581.73	750.15	867.51	935.54	997.91	1,110.50	1,200.42
83	n/a	n/a	612.93	789.83	911.73	980.34	1,042.71	1,156.07	1,247.18
84	n/a	n/a	645.25	831.79	958.22	1,026.83	1,089.21	1,203.45	1,296.40
85	n/a	n/a	679.26	876.01	1,006.99	1,075.59	1,137.97	1,252.66	1,346.81
86	n/a	n/a	715.54	922.51	1,058.59	1,127.18	1,188.99	1,303.69	1,399.67
87	n/a	n/a	752.97	971.83	1,112.45	1,181.06	1,242.30	1,357.16	1,454.36
88	n/a	n/a	793.24	1,023.44	1,169.14	1,237.18	1,298.42	1,412.42	1,511.45
89	n/a	n/a	835.19	1,077.86	1,228.69	1,296.15	1,356.25	1,470.14	1,570.37

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$34.03	$39.69	$47.79	$59.13	$68.04	$72.90	$80.19	$85.86	$102.06
35-39	42.12	50.23	60.75	75.33	87.48	94.77	103.68	110.97	130.41
40-44	53.47	63.99	77.76	97.20	112.59	121.50	133.65	142.56	166.05
45-49	66.42	80.19	98.01	123.12	143.37	154.71	168.48	179.82	208.17
50	74.52	89.91	110.16	139.32	161.19	174.15	189.54	201.69	233.28
51	76.95	93.15	115.02	144.99	167.67	181.44	197.64	209.79	242.19
52	80.19	97.20	119.88	150.66	174.96	188.73	204.93	217.89	251.10
53	84.24	102.06	125.55	158.76	183.87	198.45	216.27	229.23	264.06
54	88.29	107.73	132.84	166.86	193.59	208.98	227.61	241.38	277.83
55	93.15	112.59	139.32	175.77	204.12	220.32	239.76	254.34	291.60
56	97.20	119.07	146.61	185.49	214.65	231.66	251.91	267.30	306.99
57	102.87	124.74	154.71	195.21	225.99	243.81	264.87	281.88	322.38
58	107.73	132.03	163.62	206.55	238.95	257.58	280.26	297.27	340.20
59	114.21	139.32	172.53	217.89	251.91	272.16	295.64	313.47	358.02
60	119.88	146.61	182.25	230.04	266.49	287.55	311.84	331.28	377.46
61	126.36	154.71	191.97	243.00	281.07	303.75	329.67	349.92	397.71
62	133.65	163.62	203.31	256.77	297.27	320.76	348.30	369.36	419.58
63	141.75	173.34	216.27	273.78	316.71	341.82	370.98	392.84	446.31
64	150.66	184.68	230.04	291.60	337.76	364.50	395.28	418.76	473.84
65	159.57	196.02	244.62	311.04	359.64	388.80	421.20	446.31	504.63
66	169.29	208.98	260.82	331.28	383.12	413.91	447.92	475.47	536.22
67	179.82	221.94	277.83	352.35	408.24	441.44	477.90	506.24	570.24
68	193.59	238.95	298.88	379.88	439.83	476.28	515.16	545.94	613.98
69	207.36	256.77	321.56	409.86	474.66	513.54	555.66	588.87	661.76
70	222.75	275.40	345.87	441.44	511.92	554.84	599.40	635.03	711.99
71	238.95	296.46	372.60	476.28	551.60	598.59	646.38	684.44	767.07
72	256.77	318.32	400.95	512.72	595.35	645.56	697.40	738.71	826.19
73	274.59	341.82	430.92	550.80	639.08	693.35	748.43	791.36	882.08
74	294.84	366.12	462.51	592.11	686.87	744.39	802.71	848.07	942.02
75	315.90	392.84	496.52	635.84	737.91	799.47	861.03	908.82	1,006.02
76	338.58	422.00	532.98	682.83	792.18	858.59	924.20	974.42	1,074.06
77	362.88	451.98	572.67	733.86	851.31	922.59	991.43	1,044.08	1,146.95
78	392.04	489.24	619.64	795.42	921.78	997.91	1,071.62	1,125.08	1,232.82
79	422.82	528.92	671.48	862.64	998.72	1,080.54	1,158.30	1,212.56	1,324.34
80	456.03	571.04	726.56	934.74	1,082.15	1,169.63	1,251.44	1,307.33	1,423.16
81	492.48	618.03	787.31	1,013.30	1,172.87	1,266.02	1,352.69	1,409.39	1,528.46
82	531.36	667.43	852.11	1,098.35	1,270.88	1,369.70	1,461.23	1,518.74	1,642.67
83	556.47	699.83	893.43	1,151.82	1,330.01	1,429.64	1,521.17	1,574.63	1,700.18
84	581.58	733.04	937.16	1,208.51	1,392.38	1,492.01	1,582.73	1,632.95	1,759.31
85	609.11	767.87	982.52	1,267.64	1,457.18	1,556.81	1,647.53	1,692.89	1,820.86
86	637.47	804.32	1,030.31	1,329.20	1,525.22	1,624.03	1,714.75	1,754.45	1,884.86
87	666.63	843.20	1,080.54	1,394.00	1,596.50	1,695.31	1,784.42	1,819.25	1,950.46
88	698.22	883.71	1,133.18	1,462.85	1,671.02	1,769.03	1,856.50	1,885.66	2,018.50
89	733.04	929.06	1,193.12	1,539.79	1,755.26	1,851.65	1,937.50	1,960.18	2,093.83

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$31.97	$37.31	$44.92	$56.17	$64.64	$69.26	$76.19	$82.43	$97.98
35-39	39.59	47.20	57.11	71.56	83.10	90.03	98.50	106.54	125.19
40-44	50.25	60.14	73.09	92.34	106.96	115.43	126.96	136.86	159.40
45-49	62.43	75.37	92.14	116.97	136.20	146.98	160.06	172.63	199.85
50	70.05	84.52	103.55	132.35	153.13	165.45	180.06	193.61	223.94
51	72.34	87.57	108.11	137.75	159.29	172.36	187.75	201.39	232.49
52	75.37	91.36	112.69	143.14	166.21	179.29	194.68	209.17	241.06
53	79.19	95.93	118.02	150.82	174.67	188.52	205.46	220.06	253.50
54	82.98	101.27	124.88	158.52	183.91	198.53	216.23	231.72	266.71
55	87.57	105.83	130.95	166.97	193.91	209.30	227.77	244.17	279.94
56	91.36	111.93	137.81	176.21	203.91	220.08	239.32	256.60	294.71
57	96.70	117.26	145.43	185.44	214.69	231.61	251.63	270.60	309.48
58	101.27	124.10	153.80	196.22	227.01	244.71	266.26	285.38	326.59
59	107.37	130.95	162.17	206.99	239.32	258.55	280.86	300.94	343.70
60	112.69	137.81	171.33	218.54	253.17	273.17	296.26	318.03	362.36
61	118.78	145.43	180.46	230.85	267.02	288.56	313.19	335.93	381.80
62	125.64	153.80	191.11	243.93	282.41	304.72	330.89	354.59	402.79
63	133.25	162.94	203.29	260.09	300.88	324.74	352.44	377.14	428.46
64	141.62	173.61	216.24	277.02	320.88	346.28	375.51	402.02	454.89
65	150.00	184.25	229.94	295.48	341.66	369.36	400.14	428.46	484.44
66	159.13	196.45	245.16	314.72	363.97	393.21	425.53	456.45	514.77
67	169.02	208.62	261.16	334.73	387.83	419.37	454.01	486.00	547.42
68	181.97	224.62	280.95	360.89	417.84	452.46	489.40	524.09	589.41
69	194.91	241.36	302.28	389.37	450.93	487.86	527.88	565.32	635.30
70	209.39	258.87	325.12	419.37	486.32	527.10	569.43	609.63	683.50
71	224.62	278.67	350.24	452.46	524.02	568.66	614.07	657.07	736.39
72	241.36	299.22	376.90	487.09	565.58	613.28	662.53	709.17	793.15
73	258.11	321.30	405.05	523.26	607.13	658.69	711.02	759.71	846.80
74	277.15	344.15	434.76	562.50	652.53	707.17	762.57	814.15	904.33
75	296.94	369.28	466.73	604.05	701.01	759.50	817.98	872.47	965.77
76	318.27	396.69	501.01	648.68	752.57	815.67	877.99	935.44	1,031.10
77	341.11	424.86	538.30	697.17	808.74	876.46	941.86	1,002.32	1,101.08
78	368.52	459.88	582.48	755.66	875.69	948.01	1,018.04	1,080.08	1,183.51
79	397.44	497.19	631.19	819.51	948.78	1,026.52	1,100.38	1,164.07	1,271.37
80	428.66	536.79	682.97	888.00	1,028.04	1,111.15	1,188.86	1,255.04	1,366.24
81	462.93	580.94	740.07	962.64	1,114.22	1,202.72	1,285.06	1,353.01	1,467.33
82	499.47	627.39	800.98	1,043.43	1,207.33	1,301.21	1,388.17	1,457.99	1,576.95
83	523.08	657.85	839.82	1,094.23	1,263.51	1,358.15	1,445.12	1,511.64	1,632.16
84	546.68	689.07	880.93	1,148.08	1,322.76	1,417.42	1,503.60	1,567.63	1,688.94
85	572.56	721.80	923.57	1,204.26	1,384.32	1,478.98	1,565.16	1,625.17	1,748.03
86	599.22	756.06	968.49	1,262.74	1,448.96	1,542.83	1,629.02	1,684.27	1,809.46
87	626.62	792.62	1,015.70	1,324.30	1,516.68	1,610.55	1,695.19	1,746.48	1,872.44
88	656.32	830.69	1,065.19	1,389.71	1,587.47	1,680.58	1,763.68	1,810.23	1,937.77
89	689.07	873.32	1,121.53	1,462.80	1,667.50	1,759.07	1,840.63	1,881.78	2,010.08

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$29.61	$34.54	$41.57	$52.63	$60.56	$64.89	$71.37	$78.13	$92.87
35-39	36.64	43.69	52.85	67.04	77.86	84.34	92.28	100.98	118.67
40-44	46.51	55.67	67.66	86.51	100.20	108.14	118.95	129.73	151.10
45-49	57.78	69.76	85.28	109.57	127.59	137.68	149.96	163.64	189.43
50	64.83	78.22	95.85	123.99	143.45	154.98	168.69	183.53	212.28
51	66.95	81.04	100.07	129.04	149.24	161.49	175.90	190.91	220.39
52	69.76	84.57	104.30	134.09	155.72	167.97	182.38	198.27	228.51
53	73.29	88.79	109.23	141.29	163.65	176.63	192.49	208.59	240.29
54	76.82	93.72	115.56	148.50	172.30	185.99	202.57	219.65	252.82
55	81.04	97.95	121.21	156.44	181.66	196.08	213.38	231.46	265.35
56	84.57	103.59	127.55	165.10	191.04	206.18	224.19	243.25	279.36
57	89.50	108.52	134.60	173.74	201.13	216.99	235.73	256.50	293.36
58	93.72	114.87	142.35	183.83	212.66	229.24	249.43	270.51	309.58
59	99.36	121.21	150.10	193.93	224.19	242.21	263.13	285.25	325.80
60	104.30	127.55	158.55	204.74	237.18	255.91	277.55	301.47	343.48
61	109.94	134.60	167.01	216.27	250.15	270.34	293.41	318.43	361.92
62	116.27	142.35	176.88	228.52	264.58	285.47	309.99	336.12	381.82
63	123.33	150.81	188.16	243.66	281.87	304.22	330.17	357.49	406.14
64	131.07	160.68	200.13	259.53	300.61	324.41	351.80	381.08	431.20
65	138.82	170.54	212.82	276.83	320.08	346.03	374.87	406.14	459.20
66	147.28	181.81	226.92	294.85	340.98	368.38	398.65	432.67	487.96
67	156.45	193.09	241.72	313.59	363.34	392.89	425.33	460.68	518.91
68	168.42	207.89	260.04	338.10	391.45	423.89	458.48	496.81	558.72
69	180.41	223.38	279.76	364.78	422.45	457.04	494.54	535.86	602.21
70	193.80	239.59	300.90	392.89	455.60	493.82	533.46	577.88	647.91
71	207.89	257.92	324.16	423.89	490.93	532.74	575.28	622.84	698.02
72	223.38	276.95	348.83	456.32	529.85	574.56	620.69	672.23	751.84
73	238.89	297.39	374.90	490.21	568.80	617.08	666.11	720.15	802.68
74	256.50	318.52	402.38	526.97	611.33	662.50	714.40	771.74	857.24
75	274.84	341.77	431.97	565.90	656.73	711.53	766.31	827.02	915.47
76	294.55	367.15	463.69	607.72	705.04	764.14	822.54	886.73	977.38
77	315.71	393.21	498.22	653.13	757.65	821.10	882.37	950.11	1,043.73
78	341.07	425.63	539.09	707.92	820.38	888.13	953.74	1,023.82	1,121.86
79	367.85	460.16	584.20	767.75	888.85	961.67	1,030.89	1,103.43	1,205.15
80	396.75	496.81	632.10	831.91	963.11	1,040.97	1,113.79	1,189.67	1,295.07
81	428.46	537.69	684.97	901.84	1,043.86	1,126.76	1,203.90	1,282.54	1,390.89
82	462.29	580.66	741.33	977.53	1,131.09	1,219.03	1,300.49	1,382.05	1,494.82
83	484.13	608.85	777.29	1,025.11	1,183.71	1,272.38	1,353.84	1,432.91	1,547.16
84	505.97	637.74	815.33	1,075.57	1,239.22	1,327.89	1,408.62	1,485.98	1,600.97
85	529.93	668.06	854.80	1,128.20	1,296.88	1,385.56	1,466.29	1,540.54	1,656.98
86	554.59	699.76	896.37	1,182.98	1,357.45	1,445.40	1,526.13	1,596.54	1,715.21
87	579.97	733.59	940.06	1,240.66	1,420.88	1,508.82	1,588.13	1,655.51	1,774.92
88	607.45	768.81	985.87	1,301.93	1,487.20	1,574.43	1,652.29	1,715.95	1,836.85
89	637.74	808.28	1,038.01	1,370.42	1,562.18	1,647.97	1,724.37	1,783.76	1,905.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$28.23	$32.95	$39.67	$50.27	$57.83	$61.97	$68.16	$75.56	$89.80
35-39	34.96	41.68	50.42	64.04	74.36	80.56	88.12	97.66	114.75
40-44	44.38	53.11	64.54	82.62	95.69	103.29	113.61	125.44	146.13
45-49	55.12	66.56	81.35	104.65	121.86	131.50	143.20	158.25	183.19
50	61.85	74.62	91.43	118.42	137.01	148.02	161.12	177.49	205.29
51	63.87	77.32	95.46	123.24	142.52	154.22	167.99	184.62	213.13
52	66.56	80.67	99.50	128.07	148.71	160.43	174.19	191.75	220.96
53	69.93	84.71	104.21	134.94	156.28	168.69	183.83	201.72	232.36
54	73.29	89.41	110.26	141.84	164.55	177.64	193.47	212.41	244.48
55	77.32	93.45	115.64	149.41	173.50	187.27	203.79	223.82	256.60
56	80.67	98.84	121.69	157.67	182.45	196.92	214.12	235.22	270.15
57	85.38	103.54	128.41	165.93	192.09	207.24	225.13	248.05	283.69
58	89.41	109.58	135.80	175.56	203.10	218.94	238.23	261.60	299.38
59	94.80	115.64	143.19	185.21	214.12	231.34	251.30	275.86	315.06
60	99.50	121.69	151.26	195.53	226.51	244.42	265.08	291.54	332.16
61	104.87	128.41	159.34	206.55	238.91	258.18	280.21	307.93	349.97
62	110.92	135.80	168.74	218.26	252.67	272.65	296.06	325.03	369.23
63	117.65	143.87	179.51	232.72	269.20	290.55	315.34	345.71	392.75
64	125.05	153.28	190.94	247.86	287.10	309.83	335.99	368.52	416.99
65	132.45	162.69	203.03	264.38	305.69	330.48	358.02	392.75	444.07
66	140.51	173.45	216.48	281.59	325.67	351.82	380.75	418.41	471.87
67	149.25	184.21	230.59	299.50	347.00	375.24	406.22	445.50	501.81
68	160.68	198.33	248.08	322.91	373.85	404.83	437.89	480.43	540.29
69	172.10	213.12	266.90	348.39	403.47	436.51	472.32	518.20	582.36
70	184.89	228.58	287.08	375.24	435.13	471.62	509.48	558.84	626.55
71	198.33	246.06	309.26	404.83	468.87	508.80	549.42	602.31	675.02
72	213.12	264.21	332.79	435.83	506.04	548.73	592.80	650.07	727.05
73	227.90	283.70	357.66	468.18	543.22	589.35	636.17	696.40	776.24
74	244.72	303.88	383.88	503.29	583.84	632.72	682.29	746.30	828.97
75	262.20	326.06	412.11	540.48	627.21	679.54	731.86	799.76	885.30
76	281.03	350.27	442.37	580.40	673.36	729.80	785.58	857.49	945.16
77	301.19	375.15	475.32	623.79	723.60	784.19	842.72	918.80	1,009.31
78	325.39	406.08	514.30	676.11	783.52	848.23	910.88	990.08	1,084.88
79	350.93	439.00	557.33	733.25	848.92	918.46	984.56	1,067.05	1,165.42
80	378.50	473.96	603.05	794.54	919.83	994.18	1,063.73	1,150.45	1,252.39
81	408.75	512.96	653.47	861.30	996.94	1,076.12	1,149.80	1,240.27	1,345.05
82	441.02	553.98	707.25	933.60	1,080.25	1,164.24	1,242.04	1,336.49	1,445.54
83	461.88	580.87	741.54	979.05	1,130.51	1,215.20	1,293.00	1,385.68	1,496.16
84	482.71	608.43	777.84	1,027.24	1,183.52	1,268.21	1,345.33	1,436.99	1,548.19
85	505.57	637.34	815.49	1,077.49	1,238.60	1,323.29	1,400.41	1,489.74	1,602.36
86	529.10	667.59	855.16	1,129.82	1,296.44	1,380.44	1,457.55	1,543.91	1,658.67
87	553.30	699.87	896.84	1,184.90	1,357.01	1,441.02	1,516.75	1,600.93	1,716.40
88	579.52	733.47	940.53	1,243.43	1,420.36	1,503.67	1,578.03	1,659.38	1,776.29
89	608.43	771.12	990.29	1,308.83	1,491.96	1,573.91	1,646.88	1,724.96	1,842.57

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.20	$30.56	$36.81	$47.30	$54.44	$58.32	$64.16	$71.27	$84.71
35-39	32.43	38.67	46.78	60.26	69.98	75.82	82.94	92.10	108.25
40-44	41.16	49.28	59.88	77.76	90.08	97.20	106.92	118.32	137.81
45-49	51.15	61.76	75.46	98.50	114.70	123.76	134.78	149.25	172.78
50	57.38	69.23	84.83	111.46	128.96	139.32	151.64	167.40	193.61
51	59.25	71.73	88.57	116.00	134.14	145.16	158.12	174.12	201.01
52	61.76	74.85	92.31	120.52	139.96	150.98	163.94	180.85	208.42
53	64.85	78.59	96.66	127.00	147.10	158.76	173.02	190.26	219.17
54	67.98	82.96	102.28	133.48	154.88	167.18	182.08	200.34	230.59
55	71.73	86.69	107.27	140.62	163.30	176.26	191.80	211.10	242.03
56	74.85	91.68	112.89	148.40	171.72	185.32	201.52	221.87	254.79
57	79.20	96.05	119.13	156.16	180.79	195.04	211.90	233.95	267.58
58	82.96	101.66	125.99	165.24	191.16	206.06	224.20	246.74	282.37
59	87.94	107.27	132.85	174.31	201.52	217.72	236.52	260.18	297.15
60	92.31	112.89	140.33	184.03	213.19	230.04	249.48	274.97	313.30
61	97.30	119.13	147.82	194.40	224.86	243.00	263.74	290.43	330.10
62	102.92	125.99	156.56	205.42	237.82	256.60	278.64	306.56	348.25
63	109.14	133.47	166.51	219.02	253.36	273.46	296.78	326.06	370.44
64	116.01	142.21	177.12	233.28	270.22	291.60	316.22	347.57	393.29
65	122.87	150.94	188.37	248.83	287.71	311.04	336.96	370.44	418.84
66	130.35	160.91	200.83	265.03	306.50	331.12	358.34	394.64	445.05
67	138.47	170.89	213.93	281.88	326.59	353.16	382.32	420.18	473.30
68	149.07	183.99	230.14	303.91	351.86	381.02	412.12	453.13	509.60
69	159.68	197.71	247.61	327.88	379.72	410.83	444.52	488.77	549.27
70	171.51	212.06	266.31	353.16	409.53	443.88	479.52	527.09	590.94
71	183.99	228.27	286.90	381.02	441.28	478.87	517.10	568.09	636.67
72	197.71	245.11	308.72	410.18	476.28	516.45	557.92	613.14	685.74
73	211.44	263.20	331.81	440.64	511.27	554.68	598.75	656.83	732.14
74	227.02	281.91	356.14	473.68	549.50	595.51	642.16	703.90	781.88
75	243.25	302.50	382.33	508.68	590.32	639.57	688.82	754.31	834.99
76	260.70	324.94	410.39	546.26	633.74	686.87	739.36	808.77	891.46
77	279.42	348.02	440.94	587.08	681.04	738.07	793.15	866.59	951.96
78	301.86	376.71	477.13	636.33	737.42	798.33	857.29	933.82	1,023.23
79	325.57	407.28	517.04	690.11	798.98	864.43	926.63	1,006.42	1,099.20
80	351.14	439.71	559.46	747.79	865.72	935.71	1,001.15	1,085.09	1,181.22
81	379.21	475.88	606.22	810.64	938.29	1,012.81	1,082.15	1,169.79	1,268.63
82	409.15	513.92	656.12	878.68	1,016.71	1,095.75	1,168.99	1,260.56	1,363.41
83	428.47	538.87	687.93	921.45	1,064.01	1,143.71	1,216.93	1,306.94	1,411.14
84	447.80	564.44	721.62	966.81	1,113.91	1,193.61	1,266.19	1,355.35	1,460.22
85	469.01	591.27	756.55	1,014.11	1,165.75	1,245.45	1,318.03	1,405.10	1,511.31
86	490.84	619.34	793.34	1,063.35	1,220.17	1,299.23	1,371.81	1,456.19	1,564.44
87	513.30	649.26	832.01	1,115.19	1,277.19	1,356.25	1,427.53	1,509.98	1,618.88
88	537.63	680.45	872.56	1,170.27	1,336.81	1,415.22	1,485.21	1,565.10	1,675.36
89	564.44	715.37	918.71	1,231.83	1,404.21	1,481.31	1,550.01	1,626.96	1,737.88

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$33.46	$41.40	$47.63	$51.03	$56.14	$64.41	$76.55
35-39	n/a	n/a	42.53	52.73	61.23	66.35	72.58	83.22	97.80
40-44	n/a	n/a	54.44	68.04	78.82	85.05	93.57	106.92	124.54
45-49	n/a	n/a	68.62	86.18	100.36	108.30	117.94	134.87	156.12
50	n/a	n/a	77.12	97.53	112.84	121.91	132.68	151.26	174.96
51	n/a	n/a	80.51	101.50	117.38	127.00	138.35	157.34	181.65
52	n/a	n/a	83.91	105.46	122.48	132.12	143.45	163.42	188.33
53	n/a	n/a	87.89	111.13	128.72	138.93	151.40	171.93	198.05
54	n/a	n/a	92.99	116.80	135.52	146.29	159.34	181.05	208.37
55	n/a	n/a	97.53	123.04	142.89	154.22	167.83	190.77	218.70
56	n/a	n/a	102.63	129.85	150.26	162.16	176.34	200.49	230.25
57	n/a	n/a	108.30	136.66	158.20	170.67	185.42	211.41	241.79
58	n/a	n/a	114.53	144.59	167.27	180.30	196.18	222.96	255.15
59	n/a	n/a	120.77	152.53	176.34	190.51	206.97	235.10	268.53
60	n/a	n/a	127.58	161.03	186.54	201.29	218.30	248.46	283.10
61	n/a	n/a	134.39	170.10	196.75	212.63	230.78	262.44	298.28
62	n/a	n/a	142.32	179.75	208.10	224.53	243.81	277.02	314.69
63	n/a	n/a	151.40	191.65	221.70	239.27	259.69	294.63	334.73
64	n/a	n/a	161.03	204.12	236.44	255.15	276.70	314.07	355.38
65	n/a	n/a	171.23	217.72	251.75	272.16	294.84	334.73	378.48
66	n/a	n/a	182.57	231.90	268.20	289.74	313.56	356.60	402.17
67	n/a	n/a	194.49	246.65	285.76	309.02	334.52	379.68	427.68
68	n/a	n/a	209.22	265.93	307.88	333.39	360.61	409.46	460.49
69	n/a	n/a	225.11	286.90	332.26	359.47	388.96	441.65	496.32
70	n/a	n/a	242.11	309.02	358.34	388.40	419.58	476.28	534.00
71	n/a	n/a	260.82	333.39	386.13	419.01	452.46	513.33	575.30
72	n/a	n/a	280.67	358.92	416.75	451.91	488.19	554.04	619.64
73	n/a	n/a	301.64	385.56	447.37	485.35	523.90	593.52	661.55
74	n/a	n/a	323.76	414.48	480.81	521.08	561.90	636.05	706.52
75	n/a	n/a	347.57	445.10	516.54	559.63	602.72	681.62	754.52
76	n/a	n/a	373.09	477.99	554.53	601.02	646.95	730.82	805.54
77	n/a	n/a	400.87	513.69	595.92	645.81	694.00	783.06	860.22
78	n/a	n/a	433.76	556.78	645.25	698.54	750.15	843.81	924.61
79	n/a	n/a	470.05	603.86	699.11	756.38	810.80	909.42	993.25
80	n/a	n/a	508.60	654.31	757.51	818.74	876.01	980.50	1,067.37
81	n/a	n/a	551.12	709.31	821.01	886.23	946.88	1,057.04	1,146.35
82	n/a	n/a	596.48	768.84	889.62	958.79	1,022.86	1,139.05	1,232.00
83	n/a	n/a	625.40	806.26	931.01	1,000.76	1,064.82	1,180.98	1,275.13
84	n/a	n/a	656.02	845.96	974.68	1,044.41	1,107.91	1,224.71	1,319.48
85	n/a	n/a	687.77	887.36	1,020.04	1,089.77	1,153.27	1,269.68	1,365.65
86	n/a	n/a	721.22	930.45	1,067.66	1,136.84	1,200.34	1,315.84	1,413.64
87	n/a	n/a	756.38	975.81	1,117.55	1,186.72	1,249.10	1,364.44	1,462.85
88	n/a	n/a	793.24	1,024.00	1,169.72	1,238.31	1,299.56	1,414.25	1,513.87
89	n/a	n/a	835.19	1,077.86	1,228.69	1,296.15	1,356.25	1,470.14	1,570.37

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$29.97	$34.83	$40.51	$49.41	$56.70	$60.75	$66.42	$70.47	$83.43
35-39	35.64	42.12	50.23	61.56	71.28	76.14	83.43	89.10	104.49
40-44	43.75	51.84	63.18	78.57	90.72	97.20	106.11	113.40	132.03
45-49	54.27	65.61	79.38	99.63	115.02	123.93	135.27	143.37	166.86
50	61.56	73.71	89.91	112.59	130.41	140.13	153.09	162.00	187.92
51	63.99	76.95	93.96	117.45	136.08	146.61	159.57	169.29	195.21
52	66.42	80.19	98.01	123.12	141.75	153.09	166.05	176.58	203.31
53	70.47	85.05	103.68	130.41	149.85	161.19	175.77	186.30	214.65
54	73.71	89.10	109.35	137.70	158.76	170.91	185.49	196.83	226.80
55	77.76	94.77	115.83	145.80	167.67	180.63	196.83	208.17	238.95
56	82.62	99.63	122.31	153.90	177.39	191.16	208.17	220.32	252.72
57	86.67	105.30	129.60	162.81	187.92	202.50	219.51	233.28	266.49
58	92.34	111.78	137.70	173.34	200.07	215.46	233.28	247.05	282.68
59	97.20	118.26	145.80	183.87	212.22	228.42	247.86	262.44	299.70
60	102.87	125.55	154.71	195.21	225.18	243.00	263.25	278.64	317.52
61	109.35	132.84	164.43	207.36	238.95	257.58	279.44	295.64	336.15
62	115.83	140.94	174.96	220.32	254.34	273.78	296.46	313.47	356.40
63	123.12	150.66	186.30	234.90	271.35	292.40	316.71	335.34	379.88
64	131.22	160.38	199.26	251.10	289.98	312.66	338.58	358.02	405.00
65	139.32	170.91	212.22	268.11	310.23	334.52	361.26	382.32	431.72
66	149.04	182.25	226.80	286.74	331.28	357.20	386.36	409.04	460.88
67	157.95	194.40	242.19	306.18	353.96	382.32	413.10	436.59	491.67
68	171.72	210.60	263.25	333.72	384.75	416.34	449.55	475.47	533.79
69	185.49	228.42	285.92	362.88	418.76	452.79	489.24	517.59	580.76
70	200.88	247.86	310.23	394.47	456.03	493.28	532.16	562.95	630.99
71	217.08	268.92	336.96	428.48	495.72	537.03	579.96	613.16	686.07
72	234.90	291.60	366.12	466.56	539.46	584.82	630.99	667.43	745.19
73	253.53	314.28	394.47	503.00	582.39	630.99	680.39	718.47	800.27
74	272.96	338.58	426.06	543.51	628.55	680.39	733.04	773.55	858.59
75	294.03	364.50	459.27	586.44	678.78	734.67	790.55	833.48	920.96
76	315.90	392.84	495.72	632.60	732.23	792.99	852.92	897.47	989.00
77	340.20	423.63	534.60	682.83	790.55	855.35	919.35	966.32	1,061.10
78	368.55	460.08	581.58	743.58	860.22	929.87	997.91	1,046.51	1,145.34
79	400.14	498.96	631.79	809.99	936.35	1,010.87	1,082.96	1,133.18	1,236.06
80	433.35	541.88	686.87	881.27	1,018.98	1,099.16	1,175.30	1,227.14	1,334.06
81	469.80	588.06	747.63	959.84	1,108.88	1,194.74	1,275.74	1,328.39	1,440.17
82	508.68	638.27	812.43	1,044.90	1,206.08	1,299.23	1,385.09	1,437.74	1,554.38
83	534.60	671.48	855.35	1,099.98	1,267.64	1,360.79	1,446.65	1,496.87	1,615.13
84	561.32	705.51	899.91	1,157.48	1,331.63	1,425.59	1,511.45	1,557.62	1,678.31
85	588.87	741.95	947.70	1,219.04	1,398.86	1,492.82	1,579.49	1,621.61	1,743.91
86	618.83	780.03	997.10	1,283.03	1,470.14	1,564.10	1,649.95	1,687.22	1,811.95
87	649.62	820.52	1,049.75	1,351.07	1,543.85	1,638.62	1,723.67	1,756.07	1,882.42
88	682.83	862.64	1,104.83	1,422.35	1,622.42	1,716.38	1,800.62	1,828.15	1,956.14
89	716.84	907.19	1,162.34	1,496.87	1,704.23	1,797.38	1,880.81	1,902.67	2,032.27

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$28.18	$32.74	$38.07	$46.93	$53.87	$57.72	$63.11	$67.66	$80.08
35-39	33.50	39.59	47.20	58.48	67.71	72.34	79.26	85.54	100.31
40-44	41.12	48.73	59.40	74.64	86.18	92.34	100.81	108.86	126.74
45-49	51.01	61.68	74.62	94.65	109.28	117.73	128.51	137.64	160.19
50	57.86	69.29	84.52	106.96	123.88	133.12	145.43	155.52	180.41
51	60.14	72.34	88.32	111.58	129.27	139.28	151.59	162.51	187.41
52	62.43	75.37	92.14	116.97	134.66	145.43	157.74	169.51	195.18
53	66.24	79.95	97.46	123.88	142.35	153.13	166.97	178.84	206.06
54	69.29	83.75	102.80	130.82	150.82	162.37	176.21	188.95	217.72
55	73.09	89.08	108.88	138.51	159.29	171.60	186.99	199.85	229.39
56	77.66	93.65	114.97	146.21	168.52	181.60	197.76	211.51	242.62
57	81.47	98.98	121.82	154.67	178.53	192.38	208.54	223.94	255.83
58	86.80	105.08	129.44	164.68	190.07	204.70	221.62	237.16	271.37
59	91.36	111.16	137.05	174.67	201.62	217.00	235.47	251.93	287.71
60	96.70	118.02	145.43	185.44	213.93	230.85	250.08	267.49	304.82
61	102.80	124.88	154.56	196.99	227.01	244.71	265.47	283.82	322.70
62	108.88	132.49	164.45	209.30	241.62	260.09	281.64	300.94	342.14
63	115.72	141.62	175.12	223.17	257.78	277.79	300.88	321.92	364.69
64	123.34	150.76	187.30	238.55	275.48	297.03	321.65	343.70	388.80
65	130.95	160.66	199.48	254.70	294.72	317.80	343.20	367.03	414.45
66	140.10	171.33	213.19	272.41	314.72	339.35	367.04	392.68	442.45
67	148.48	182.74	227.65	290.88	336.27	363.20	392.45	419.12	472.01
68	161.41	197.97	247.46	317.03	365.52	395.53	427.08	456.45	512.43
69	174.36	214.71	268.78	344.74	397.83	430.15	464.78	496.88	557.54
70	188.83	232.98	291.61	374.75	433.23	468.62	505.56	540.43	605.74
71	204.06	252.77	316.73	407.06	470.93	510.18	550.96	588.65	658.63
72	220.81	274.10	344.15	443.23	512.49	555.58	599.44	640.73	715.39
73	238.32	295.43	370.80	477.85	553.27	599.44	646.38	689.73	768.26
74	256.59	318.27	400.49	516.33	597.13	646.38	696.39	742.60	824.25
75	276.38	342.63	431.71	557.11	644.84	697.94	751.03	800.14	884.13
76	296.94	369.28	465.97	600.97	695.62	753.34	810.28	861.57	949.44
77	319.79	398.21	502.52	648.68	751.03	812.59	873.37	927.67	1,018.65
78	346.44	432.48	546.68	706.40	817.22	883.38	948.01	1,004.65	1,099.52
79	376.13	469.01	593.89	769.50	889.53	960.33	1,028.81	1,087.85	1,186.62
80	407.35	509.36	645.67	837.21	968.03	1,044.20	1,116.54	1,178.05	1,280.71
81	441.61	552.77	702.77	911.85	1,053.44	1,135.01	1,211.96	1,275.25	1,382.55
82	478.16	599.98	763.67	992.65	1,145.77	1,234.27	1,315.84	1,380.23	1,492.20
83	502.52	631.19	804.03	1,044.98	1,204.26	1,292.75	1,374.33	1,436.99	1,550.52
84	527.65	663.18	845.92	1,099.61	1,265.05	1,354.31	1,435.89	1,495.31	1,611.18
85	553.53	697.43	890.83	1,158.09	1,328.92	1,418.18	1,500.52	1,556.75	1,674.15
86	581.71	733.22	937.28	1,218.87	1,396.64	1,485.89	1,567.46	1,619.72	1,739.48
87	610.63	771.29	986.76	1,283.52	1,466.66	1,556.69	1,637.48	1,685.82	1,807.12
88	641.85	810.89	1,038.55	1,351.23	1,541.30	1,630.56	1,710.59	1,755.04	1,877.89
89	673.84	852.76	1,092.61	1,422.02	1,619.02	1,707.51	1,786.77	1,826.56	1,950.98

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.07	$30.31	$35.25	$43.97	$50.47	$54.07	$59.12	$64.12	$75.92
35-39	31.00	36.64	43.69	54.78	63.45	67.76	74.26	81.09	95.08
40-44	38.05	45.10	54.96	69.93	80.74	86.51	94.43	103.19	120.14
45-49	47.21	57.09	69.05	88.67	102.37	110.29	120.39	130.47	151.84
50	53.56	64.12	78.22	100.20	116.06	124.71	136.25	147.42	171.01
51	55.67	66.95	81.75	104.53	121.11	130.48	142.01	154.05	177.64
52	57.78	69.76	85.28	109.57	126.15	136.25	147.78	160.69	185.02
53	61.31	73.98	90.21	116.06	133.37	143.45	156.44	169.54	195.33
54	64.12	77.52	95.14	122.56	141.29	152.10	165.10	179.11	206.39
55	67.66	82.44	100.78	129.76	149.24	160.77	175.18	189.43	217.45
56	71.88	86.68	106.41	136.97	157.88	170.13	185.27	200.50	229.98
57	75.40	91.61	112.76	144.90	167.25	180.23	195.36	212.28	242.50
58	80.33	97.24	119.80	154.26	178.07	191.76	207.62	224.81	257.23
59	84.57	102.88	126.85	163.65	188.88	203.29	220.60	238.82	272.74
60	89.50	109.23	134.60	173.74	200.41	216.27	234.29	253.56	288.95
61	95.14	115.56	143.06	184.55	212.66	229.24	248.71	269.04	305.90
62	100.78	122.62	152.22	196.08	226.36	243.66	263.86	285.25	324.32
63	107.12	131.07	162.09	209.07	241.49	260.25	281.87	305.16	345.70
64	114.16	139.53	173.35	223.48	258.07	278.27	301.33	325.80	368.55
65	121.21	148.69	184.63	238.61	276.11	297.73	321.52	347.91	392.88
66	129.65	158.55	197.31	255.19	294.85	317.91	343.86	372.23	419.40
67	137.42	169.12	210.70	272.50	315.03	340.25	367.67	397.29	447.41
68	149.39	183.22	229.02	297.00	342.42	370.54	400.09	432.67	485.75
69	161.38	198.73	248.76	322.97	372.70	402.98	435.42	471.01	528.50
70	174.76	215.64	269.90	351.08	405.87	439.03	473.63	512.29	574.20
71	188.86	233.95	293.16	381.36	441.18	477.96	516.16	557.98	624.31
72	204.37	253.69	318.52	415.23	480.12	520.49	561.57	607.36	678.13
73	220.57	273.42	343.19	447.67	518.32	561.57	605.55	653.80	728.24
74	237.48	294.55	370.67	483.72	559.41	605.55	652.41	703.93	781.32
75	255.82	317.12	399.56	521.93	604.11	653.85	703.59	758.46	838.07
76	274.84	341.77	431.27	563.02	651.69	705.76	759.09	816.69	899.99
77	295.97	368.56	465.09	607.72	703.59	761.26	818.21	879.36	965.60
78	320.64	400.27	505.97	661.78	765.59	827.59	888.13	952.33	1,042.26
79	348.12	434.10	549.66	720.90	833.35	899.69	963.83	1,031.20	1,124.81
80	377.02	471.44	597.58	784.34	906.89	978.25	1,046.01	1,116.70	1,213.99
81	408.73	511.61	650.44	854.26	986.92	1,063.31	1,135.41	1,208.84	1,310.55
82	442.56	555.30	706.82	929.96	1,073.41	1,156.32	1,232.74	1,308.35	1,414.48
83	465.09	584.20	744.17	978.97	1,128.20	1,211.11	1,287.52	1,362.14	1,469.77
84	488.35	613.78	782.91	1,030.17	1,185.15	1,268.77	1,345.19	1,417.43	1,527.26
85	512.31	645.51	824.50	1,084.95	1,244.99	1,328.61	1,405.76	1,475.66	1,586.96
86	538.38	678.63	867.47	1,141.90	1,308.41	1,392.04	1,468.46	1,535.37	1,648.88
87	565.17	713.85	913.29	1,202.46	1,374.03	1,458.37	1,534.07	1,598.02	1,713.01
88	594.06	750.50	961.19	1,265.89	1,443.95	1,527.58	1,602.55	1,663.62	1,780.09
89	623.65	789.26	1,011.24	1,332.22	1,516.77	1,599.66	1,673.92	1,731.42	1,849.36

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.87	$28.91	$33.62	$42.00	$48.21	$51.63	$56.46	$62.02	$73.42
35-39	29.59	34.96	41.68	52.33	60.59	64.72	70.91	78.40	91.95
40-44	36.31	43.04	52.44	66.78	77.12	82.62	90.18	99.80	116.18
45-49	45.05	54.46	65.89	84.69	97.78	105.35	114.97	126.16	146.84
50	51.09	61.18	74.62	95.69	110.85	119.12	130.13	142.56	165.37
51	53.11	63.87	77.98	99.84	115.67	124.62	135.64	148.98	171.77
52	55.12	66.56	81.35	104.65	120.48	130.13	141.14	155.39	178.91
53	58.49	70.59	86.05	110.85	127.37	137.01	149.41	163.94	188.89
54	61.18	73.96	90.76	117.05	134.94	145.26	157.67	173.20	199.58
55	64.54	78.65	96.14	123.93	142.52	153.53	167.30	183.19	210.27
56	68.57	82.69	101.52	130.82	150.77	162.49	176.94	193.89	222.39
57	71.94	87.40	107.56	138.39	159.73	172.13	186.58	205.29	234.51
58	76.64	92.78	114.29	147.35	170.05	183.15	198.28	217.41	248.77
59	80.67	98.16	121.01	156.28	180.39	194.16	210.69	230.95	263.74
60	85.38	104.21	128.41	165.93	191.41	206.55	223.77	245.21	279.42
61	90.76	110.26	136.47	176.26	203.10	218.94	237.53	260.17	295.81
62	96.14	116.98	145.21	187.27	216.19	232.72	252.00	275.86	313.63
63	102.20	125.05	154.64	199.67	230.64	248.55	269.20	295.10	334.31
64	108.90	133.12	165.39	213.45	246.49	265.77	287.80	315.06	356.40
65	115.64	141.85	176.14	227.89	263.69	284.35	307.08	336.44	379.92
66	123.71	151.26	188.25	243.74	281.59	303.63	328.42	359.96	405.59
67	131.10	161.36	201.01	260.26	300.88	324.97	351.14	384.20	432.67
68	142.53	174.79	218.50	283.66	327.03	353.90	382.11	418.41	469.74
69	153.96	189.59	237.31	308.44	355.96	384.87	415.85	455.48	511.08
70	166.72	205.72	257.49	335.29	387.62	419.30	452.34	495.39	555.27
71	180.17	223.21	279.67	364.22	421.36	456.47	492.97	539.59	603.74
72	194.98	242.03	303.88	396.57	458.55	497.10	536.33	587.35	655.77
73	210.42	260.85	327.41	427.56	495.03	536.33	578.34	632.25	704.24
74	226.56	281.03	353.63	461.97	534.27	578.34	623.09	680.72	755.56
75	244.05	302.54	381.19	498.46	576.97	624.46	671.97	733.47	810.45
76	262.20	326.06	411.44	537.72	622.40	674.03	724.99	789.77	870.32
77	282.37	351.61	443.71	580.40	671.97	727.05	781.43	850.36	933.76
78	305.90	381.86	482.71	632.05	731.19	790.39	848.23	920.94	1,007.89
79	332.11	414.13	524.38	688.50	795.90	859.24	920.52	997.20	1,087.71
80	359.68	449.77	570.10	749.08	866.13	934.29	999.00	1,079.88	1,173.97
81	389.93	488.09	620.53	815.87	942.55	1,015.53	1,084.38	1,168.99	1,267.34
82	422.20	529.76	674.31	888.17	1,025.17	1,104.34	1,177.33	1,265.21	1,367.86
83	443.71	557.33	709.94	934.98	1,077.49	1,156.67	1,229.66	1,317.24	1,421.32
84	465.89	585.56	746.92	983.86	1,131.89	1,211.75	1,284.74	1,370.70	1,476.91
85	488.77	615.81	786.59	1,036.19	1,189.03	1,268.89	1,342.57	1,427.02	1,534.65
86	513.64	647.42	827.59	1,090.57	1,249.62	1,329.48	1,402.47	1,484.75	1,594.52
87	539.18	681.03	871.29	1,148.41	1,312.28	1,392.82	1,465.11	1,545.34	1,656.54
88	566.74	715.99	917.01	1,209.00	1,379.05	1,458.92	1,530.52	1,608.78	1,721.40
89	594.98	752.97	964.75	1,272.34	1,448.60	1,527.76	1,598.69	1,674.36	1,788.41

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.07	$26.81	$31.19	$39.52	$45.36	$48.60	$53.14	$58.49	$69.25
35-39	27.44	32.43	38.67	49.24	57.02	60.92	66.74	73.96	86.73
40-44	33.68	39.92	48.64	62.86	72.58	77.76	84.88	94.12	109.58
45-49	41.78	50.52	61.12	79.70	92.02	99.14	108.22	119.00	138.49
50	47.41	56.76	69.23	90.08	104.32	112.10	122.48	134.46	155.98
51	49.28	59.25	72.36	93.96	108.86	117.28	127.66	140.51	162.03
52	51.15	61.76	75.46	98.50	113.40	122.48	132.84	146.56	168.74
53	54.25	65.49	79.83	104.32	119.88	128.96	140.62	154.64	178.15
54	56.76	68.62	84.20	110.16	127.00	136.72	148.40	163.37	188.25
55	59.88	72.97	89.19	116.64	134.14	144.50	157.46	172.78	198.33
56	63.62	76.71	94.18	123.12	141.92	152.92	166.54	182.87	209.76
57	66.73	81.09	99.80	130.24	150.34	162.00	175.60	193.61	221.19
58	71.10	86.06	106.04	138.68	160.06	172.36	186.62	205.05	234.63
59	74.85	91.06	112.26	147.10	169.78	182.74	198.28	217.83	248.76
60	79.20	96.66	119.13	156.16	180.14	194.40	210.60	231.27	263.54
61	84.20	102.28	126.61	165.88	191.16	206.06	223.56	245.39	279.01
62	89.19	108.52	134.73	176.26	203.47	219.02	237.16	260.18	295.81
63	94.80	116.01	143.45	187.92	217.08	233.92	253.36	278.33	315.31
64	101.04	123.49	153.42	200.88	231.98	250.12	270.86	297.15	336.15
65	107.27	131.61	163.42	214.48	248.18	267.62	289.00	317.32	358.33
66	114.75	140.33	174.63	229.39	265.03	285.76	309.10	339.51	382.53
67	121.61	149.68	186.49	244.94	283.18	305.86	330.48	362.36	408.09
68	132.22	162.16	202.70	266.98	307.80	333.07	359.64	394.64	443.04
69	142.82	175.89	220.18	290.30	335.02	362.23	391.39	429.60	482.04
70	154.68	190.85	238.87	315.58	364.82	394.63	425.73	467.24	523.71
71	167.16	207.06	259.46	342.79	396.57	429.62	463.96	508.93	569.44
72	180.88	224.53	281.91	373.24	431.56	467.85	504.79	553.98	618.51
73	195.23	241.99	303.73	402.40	465.91	504.79	544.32	596.33	664.23
74	210.18	260.70	328.07	434.80	502.84	544.32	586.44	642.05	712.63
75	226.41	280.67	353.63	469.15	543.02	587.73	632.44	691.79	764.39
76	243.25	302.50	381.70	506.08	585.79	634.39	682.34	744.90	820.88
77	261.95	326.19	411.64	546.26	632.44	684.28	735.47	802.04	880.72
78	283.78	354.26	447.80	594.86	688.17	743.90	798.33	868.61	950.62
79	308.10	384.20	486.49	647.99	749.08	808.70	866.37	940.53	1,025.93
80	333.67	417.25	528.90	705.02	815.18	879.33	940.24	1,018.53	1,107.27
81	361.74	452.80	575.67	767.87	887.11	955.79	1,020.59	1,102.56	1,195.34
82	391.69	491.47	625.57	835.91	964.87	1,039.39	1,108.07	1,193.32	1,290.13
83	411.64	517.04	658.63	879.97	1,014.11	1,088.63	1,157.31	1,242.39	1,340.55
84	432.23	543.24	692.93	925.99	1,065.31	1,140.47	1,209.15	1,292.83	1,392.99
85	453.42	571.32	729.74	975.23	1,119.09	1,194.25	1,263.59	1,345.93	1,447.44
86	476.49	600.62	767.78	1,026.43	1,176.11	1,251.27	1,319.97	1,400.39	1,503.93
87	500.21	631.81	808.31	1,080.85	1,235.07	1,310.89	1,378.93	1,457.53	1,562.42
88	525.77	664.24	850.72	1,137.87	1,297.93	1,373.10	1,440.49	1,517.37	1,623.60
89	551.97	698.54	895.00	1,197.49	1,363.39	1,437.90	1,504.65	1,579.22	1,686.79

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$28.35	$34.59	$39.69	$42.53	$46.49	$52.85	$62.57
35-39	n/a	n/a	35.15	43.09	49.90	53.30	58.41	66.83	78.36
40-44	n/a	n/a	44.23	55.00	63.50	68.04	74.28	85.05	99.02
45-49	n/a	n/a	55.57	69.75	80.51	86.76	94.70	107.52	125.15
50	n/a	n/a	62.94	78.82	91.30	98.09	107.17	121.50	140.94
51	n/a	n/a	65.77	82.22	95.26	102.63	111.71	126.96	146.40
52	n/a	n/a	68.62	86.18	99.23	107.17	116.25	132.45	152.49
53	n/a	n/a	72.58	91.30	104.90	112.84	123.04	139.73	160.98
54	n/a	n/a	76.55	96.39	111.13	119.64	129.85	147.62	170.10
55	n/a	n/a	81.09	102.06	117.38	126.45	137.79	156.12	179.21
56	n/a	n/a	85.62	107.73	124.18	133.81	145.72	165.24	189.54
57	n/a	n/a	90.72	113.98	131.54	141.75	153.66	174.96	199.86
58	n/a	n/a	96.39	121.34	140.06	150.82	163.30	185.28	212.02
59	n/a	n/a	102.06	128.72	148.55	159.89	173.50	196.83	224.78
60	n/a	n/a	108.30	136.66	157.62	170.10	184.29	208.98	238.14
61	n/a	n/a	115.11	145.16	167.27	180.30	195.62	221.74	252.12
62	n/a	n/a	122.48	154.22	178.03	191.65	207.52	235.10	267.30
63	n/a	n/a	130.41	164.43	189.95	204.70	221.70	251.51	284.91
64	n/a	n/a	139.48	175.77	202.98	218.86	237.01	268.53	303.75
65	n/a	n/a	148.55	187.68	217.17	234.17	252.88	286.74	323.79
66	n/a	n/a	158.76	200.71	231.90	250.06	270.47	306.78	345.66
67	n/a	n/a	169.54	214.33	247.79	267.62	289.16	327.44	368.76
68	n/a	n/a	184.29	233.61	269.33	291.43	314.69	356.60	400.34
69	n/a	n/a	200.16	254.02	293.15	316.96	342.47	388.20	435.57
70	n/a	n/a	217.17	276.14	319.23	345.30	372.52	422.21	473.24
71	n/a	n/a	235.87	299.94	347.00	375.92	405.97	459.87	514.56
72	n/a	n/a	256.29	326.59	377.62	409.37	441.69	500.58	558.90
73	n/a	n/a	276.14	352.11	407.68	441.69	476.28	538.85	600.20
74	n/a	n/a	298.24	380.46	439.99	476.28	513.14	580.16	643.95
75	n/a	n/a	321.50	410.51	475.14	514.27	553.39	625.11	690.71
76	n/a	n/a	347.00	442.83	512.56	555.09	597.05	673.11	741.75
77	n/a	n/a	374.22	477.99	553.39	598.75	643.54	724.74	795.82
78	n/a	n/a	407.10	520.50	602.14	650.91	698.54	784.88	859.01
79	n/a	n/a	442.26	567.00	655.45	707.61	758.08	849.89	927.05
80	n/a	n/a	480.81	616.89	713.28	769.42	822.71	920.36	1,000.55
81	n/a	n/a	523.35	671.90	776.22	836.33	893.02	996.30	1,080.13
82	n/a	n/a	568.71	731.43	844.26	909.46	969.56	1,078.31	1,165.79
83	n/a	n/a	598.75	769.98	887.36	952.55	1,012.65	1,122.66	1,211.36
84	n/a	n/a	629.94	810.24	932.14	997.91	1,058.01	1,168.21	1,258.73
85	n/a	n/a	663.39	853.33	979.21	1,044.98	1,105.64	1,216.21	1,307.93
86	n/a	n/a	697.98	898.12	1,029.10	1,094.87	1,154.98	1,265.41	1,358.97
87	n/a	n/a	734.83	945.74	1,080.69	1,147.04	1,206.57	1,317.05	1,411.82
88	n/a	n/a	773.38	995.64	1,135.70	1,201.47	1,260.44	1,371.11	1,467.11
89	n/a	n/a	813.65	1,047.81	1,192.95	1,258.17	1,316.56	1,427.01	1,524.21

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.73	$30.79	$35.64	$42.93	$48.60	$51.84	$55.89	$59.13	$69.66
35-39	30.79	35.64	42.12	51.03	59.13	63.18	68.85	72.90	85.05
40-44	37.27	43.75	51.84	63.99	72.90	78.57	85.86	90.72	105.30
45-49	45.36	54.27	64.80	81.00	93.15	99.63	108.54	115.02	133.65
50	51.03	60.75	73.71	92.34	106.11	113.40	123.93	131.22	151.47
51	53.47	63.99	76.95	96.39	110.16	118.26	128.79	136.89	157.95
52	55.08	66.42	80.19	100.44	115.02	123.93	134.46	142.56	164.43
53	58.32	70.47	85.86	106.92	122.31	131.22	143.37	151.47	174.15
54	62.37	74.52	90.72	113.40	130.41	140.13	151.47	160.38	184.68
55	65.61	79.38	96.39	119.88	138.51	148.23	161.19	170.91	196.02
56	69.66	83.43	102.06	127.98	146.61	157.95	170.91	181.44	207.36
57	73.71	88.29	108.54	135.27	156.33	167.67	181.44	191.97	220.32
58	77.76	94.77	115.83	144.99	166.05	179.01	193.59	204.93	234.09
59	83.43	100.44	123.12	154.71	177.39	191.16	206.55	218.70	249.48
60	88.29	106.92	131.22	164.43	189.54	204.12	221.13	233.28	265.68
61	93.96	114.21	140.13	175.77	202.50	217.89	235.71	248.67	282.68
62	100.44	121.50	149.85	187.92	215.46	232.47	251.10	265.68	301.32
63	107.73	130.41	161.19	202.50	232.47	250.29	270.54	285.92	324.00
64	115.02	140.13	173.34	217.89	251.10	269.73	291.60	308.60	348.30
65	123.93	150.66	186.30	234.90	270.54	290.79	314.28	332.10	375.03
66	132.84	162.00	200.88	252.72	291.60	313.47	338.58	358.02	403.38
67	142.56	174.15	216.27	272.16	313.47	338.58	365.31	385.56	434.16
68	154.71	189.54	235.71	297.27	342.63	369.36	398.52	421.20	473.04
69	167.67	205.74	256.77	324.00	373.40	403.38	434.96	460.08	515.96
70	181.44	223.56	279.44	353.16	408.24	440.64	475.47	501.39	562.14
71	197.64	243.81	303.75	385.56	445.50	481.14	518.40	547.56	612.35
72	213.84	264.87	331.28	420.39	486.00	524.88	566.19	597.78	667.43
73	231.66	286.74	358.83	456.03	526.50	569.43	613.16	647.19	719.27
74	250.29	310.23	388.80	494.91	571.04	617.22	664.19	699.83	775.98
75	270.54	335.34	421.20	536.22	619.64	669.87	720.08	758.15	836.72
76	293.22	363.68	456.84	581.58	671.48	725.75	780.03	819.71	902.34
77	316.71	393.66	494.91	630.99	728.19	787.31	844.83	887.75	973.62
78	345.06	428.48	540.27	689.31	796.23	859.40	920.96	964.70	1,055.42
79	375.03	467.36	589.68	754.11	869.94	937.98	1,004.39	1,048.94	1,143.71
80	408.24	509.48	643.95	823.76	950.12	1,024.64	1,094.30	1,141.28	1,240.10
81	443.88	554.84	703.07	900.71	1,038.42	1,118.60	1,193.12	1,240.91	1,344.59
82	482.76	605.07	767.87	984.95	1,134.80	1,220.66	1,300.85	1,349.45	1,457.18
83	508.68	638.27	811.62	1,040.03	1,197.18	1,283.84	1,364.03	1,409.39	1,520.35
84	536.22	673.11	856.98	1,099.16	1,261.97	1,349.45	1,429.64	1,472.57	1,585.97
85	564.56	710.36	904.76	1,161.54	1,330.82	1,419.11	1,499.30	1,538.99	1,654.01
86	595.35	750.06	955.79	1,227.14	1,402.91	1,491.19	1,572.19	1,607.83	1,725.29
87	626.94	791.36	1,010.06	1,296.80	1,479.86	1,568.15	1,649.15	1,679.11	1,799.81
88	660.95	835.11	1,066.76	1,369.70	1,560.05	1,648.34	1,728.53	1,754.45	1,877.57
89	696.59	880.47	1,126.70	1,447.46	1,645.10	1,733.39	1,812.77	1,833.02	1,958.57

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.12	$28.94	$33.50	$40.78	$46.17	$49.24	$53.09	$56.76	$66.87
35-39	28.94	33.50	39.59	48.48	56.17	60.03	65.40	69.98	81.64
40-44	35.02	41.12	48.73	60.80	69.26	74.64	81.58	87.10	101.08
45-49	42.63	51.01	60.92	76.95	88.49	94.65	103.12	110.42	128.30
50	47.97	57.11	69.29	87.73	100.81	107.73	117.73	125.98	145.42
51	50.25	60.14	72.34	91.57	104.65	112.35	122.36	131.41	151.64
52	51.79	62.43	75.37	95.42	109.28	117.73	127.74	136.86	157.84
53	54.82	66.24	80.70	101.57	116.20	124.67	136.20	145.42	167.18
54	58.62	70.05	85.28	107.73	123.88	133.12	143.90	153.96	177.28
55	61.68	74.62	90.60	113.89	131.58	140.82	153.13	164.07	188.18
56	65.48	78.42	95.93	121.59	139.28	150.05	162.37	174.17	199.07
57	69.29	82.98	102.03	128.51	148.50	159.29	172.36	184.30	211.51
58	73.09	89.08	108.88	137.75	157.74	170.05	183.91	196.72	224.73
59	78.42	94.42	115.72	146.98	168.52	181.60	196.22	209.95	239.50
60	82.98	100.49	123.34	156.21	180.06	193.91	210.06	223.94	255.04
61	88.32	107.37	131.72	166.97	192.38	206.99	223.93	238.73	271.37
62	94.42	114.21	140.87	178.53	204.70	220.85	238.55	255.04	289.27
63	101.27	122.58	151.52	192.38	220.85	237.77	257.02	274.48	311.04
64	108.11	131.72	162.94	206.99	238.55	256.24	277.02	296.27	334.36
65	116.50	141.62	175.12	223.17	257.02	276.25	298.57	318.82	360.02
66	124.88	152.28	188.83	240.09	277.02	297.79	321.65	343.70	387.24
67	134.01	163.71	203.29	258.55	297.79	321.65	347.05	370.14	416.79
68	145.43	178.17	221.57	282.41	325.50	350.89	378.59	404.35	454.11
69	157.61	193.39	241.36	307.80	354.73	383.21	413.21	441.67	495.33
70	170.55	210.14	262.69	335.50	387.83	418.60	451.70	481.33	539.65
71	185.78	229.19	285.53	366.28	423.23	457.09	492.48	525.66	587.86
72	201.01	248.98	311.41	399.37	461.70	498.63	537.88	573.86	640.73
73	217.75	269.54	337.30	433.23	500.18	540.96	582.51	621.29	690.50
74	235.26	291.61	365.47	470.17	542.49	586.36	630.99	671.84	744.93
75	254.31	315.22	395.92	509.42	588.66	636.38	684.08	727.83	803.25
76	275.62	341.87	429.43	552.51	637.90	689.47	741.03	786.93	866.24
77	297.71	370.03	465.21	599.44	691.78	747.94	802.59	852.24	934.67
78	324.35	402.77	507.85	654.85	756.42	816.43	874.91	926.12	1,013.20
79	352.52	439.33	554.30	716.40	826.44	891.08	954.18	1,006.99	1,097.97
80	383.75	478.92	605.32	782.57	902.61	973.41	1,039.59	1,095.62	1,190.50
81	417.25	521.56	660.90	855.68	986.50	1,062.67	1,133.46	1,191.28	1,290.81
82	453.79	568.76	721.80	935.71	1,078.06	1,159.63	1,235.82	1,295.48	1,398.88
83	478.16	599.98	762.91	988.03	1,137.32	1,219.65	1,295.83	1,353.01	1,459.55
84	504.04	632.72	805.56	1,044.20	1,198.88	1,281.98	1,358.15	1,413.66	1,522.53
85	530.69	667.74	850.48	1,103.46	1,264.28	1,348.16	1,424.33	1,477.43	1,587.85
86	559.63	705.05	898.44	1,165.79	1,332.76	1,416.63	1,493.58	1,543.53	1,656.27
87	589.33	743.88	949.46	1,231.95	1,405.86	1,489.74	1,566.69	1,611.95	1,727.82
88	621.29	785.00	1,002.76	1,301.21	1,482.05	1,565.92	1,642.11	1,684.27	1,802.46
89	654.80	827.63	1,059.10	1,375.09	1,562.85	1,646.71	1,722.14	1,759.69	1,880.22

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
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BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.26	$26.77	$31.00	$38.20	$43.25	$46.15	$49.75	$53.81	$63.38
35-39	26.77	31.00	36.64	45.41	52.63	56.22	61.28	66.35	77.39
40-44	32.41	38.05	45.10	56.94	64.89	69.93	76.42	82.56	95.82
45-49	39.47	47.21	56.38	72.09	82.90	88.67	96.60	104.66	121.61
50	44.40	52.85	64.12	82.18	94.43	100.93	110.29	119.41	137.84
51	46.51	55.67	66.95	85.79	98.04	105.25	114.62	124.56	143.74
52	47.92	57.78	69.76	89.40	102.37	110.29	119.67	129.73	149.63
53	50.74	61.31	74.69	95.15	108.85	116.79	127.59	137.84	158.48
54	54.25	64.83	78.93	100.93	116.06	124.71	134.81	145.95	168.05
55	57.09	69.05	83.86	106.70	123.27	131.92	143.45	155.53	178.37
56	60.60	72.59	88.79	113.90	130.48	140.57	152.10	165.11	188.70
57	64.12	76.82	94.43	120.39	139.12	149.24	161.49	174.70	200.50
58	67.66	82.44	100.78	129.04	147.78	159.32	172.30	186.49	213.01
59	72.59	87.38	107.12	137.68	157.88	170.13	183.83	199.02	227.02
60	76.82	93.02	114.16	146.34	168.69	181.66	196.80	212.28	241.77
61	81.75	99.36	121.91	156.44	180.23	193.93	209.77	226.29	257.23
62	87.38	105.71	130.36	167.25	191.76	206.90	223.48	241.77	274.21
63	93.72	113.45	140.24	180.23	206.90	222.76	240.77	260.20	294.84
64	100.07	121.91	150.81	193.93	223.48	240.05	259.53	280.83	316.96
65	107.81	131.07	162.09	209.07	240.77	258.81	279.72	302.21	341.28
66	115.56	140.94	174.76	224.91	259.53	278.99	301.33	325.80	367.08
67	124.04	151.52	188.16	242.21	278.99	301.33	325.12	350.86	395.08
68	134.60	164.90	205.06	264.58	304.94	328.72	354.67	383.29	430.46
69	145.88	178.99	223.38	288.36	332.33	359.00	387.12	418.67	469.53
70	157.84	194.50	243.12	314.31	363.34	392.17	423.17	456.26	511.54
71	171.94	212.11	264.26	343.14	396.50	428.21	461.37	498.28	557.24
72	186.03	230.43	288.23	374.15	432.54	467.15	503.91	543.98	607.36
73	201.54	249.47	312.18	405.87	468.59	506.79	545.71	588.94	654.53
74	217.75	269.90	338.26	440.46	508.24	549.32	591.14	636.85	706.14
75	235.37	291.75	366.44	477.24	551.48	596.19	640.88	689.92	761.43
76	255.11	316.42	397.44	517.60	597.63	645.92	694.23	745.95	821.13
77	275.53	342.48	430.57	561.57	648.08	700.71	751.89	807.86	885.99
78	300.19	372.79	470.04	613.48	708.64	764.87	819.66	877.89	960.43
79	326.28	406.60	513.02	671.14	774.23	834.79	893.91	954.54	1,040.78
80	355.16	443.25	560.23	733.15	845.60	911.94	973.92	1,038.56	1,128.49
81	386.18	482.71	611.68	801.63	924.19	995.56	1,061.87	1,129.23	1,223.58
82	420.01	526.40	668.06	876.60	1,009.98	1,086.39	1,157.76	1,227.99	1,326.03
83	442.56	555.30	706.11	925.63	1,065.48	1,142.62	1,213.99	1,282.54	1,383.52
84	466.51	585.60	745.56	978.25	1,123.15	1,201.02	1,272.38	1,340.04	1,443.23
85	491.17	618.01	787.14	1,033.76	1,184.43	1,263.00	1,334.37	1,400.48	1,505.15
86	517.96	652.54	831.54	1,092.15	1,248.58	1,327.17	1,399.25	1,463.13	1,570.01
87	545.44	688.48	878.75	1,154.15	1,317.08	1,395.64	1,467.74	1,528.00	1,637.82
88	575.04	726.54	928.07	1,219.03	1,388.44	1,467.02	1,538.39	1,596.54	1,708.59
89	606.04	766.01	980.23	1,288.24	1,464.13	1,542.72	1,613.36	1,668.04	1,782.29

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.18	$25.55	$29.59	$36.49	$41.31	$44.06	$47.51	$52.04	$61.30
35-39	25.55	29.59	34.96	43.37	50.27	53.71	58.53	64.16	74.85
40-44	30.93	36.31	43.04	54.39	61.97	66.78	72.99	79.83	92.66
45-49	37.65	45.05	53.78	68.85	79.18	84.69	92.27	101.22	117.61
50	42.36	50.42	61.18	78.50	90.18	96.39	105.35	115.47	133.30
51	44.38	53.11	63.87	81.93	93.63	100.53	109.47	120.47	138.99
52	45.71	55.12	66.56	85.37	97.78	105.35	114.29	125.44	144.70
53	48.40	58.49	71.27	90.88	103.96	111.54	121.86	133.30	153.25
54	51.76	61.85	75.30	96.39	110.85	119.12	128.75	141.13	162.51
55	54.46	65.89	80.00	101.90	117.73	125.99	137.01	150.39	172.50
56	57.82	69.25	84.71	108.78	124.62	134.26	145.26	159.68	182.47
57	61.18	73.29	90.09	114.97	132.88	142.52	154.22	168.94	193.89
58	64.54	78.65	96.14	123.24	141.14	152.16	164.55	180.34	206.01
59	69.25	83.37	102.20	131.50	150.77	162.49	175.56	192.46	219.53
60	73.29	88.74	108.90	139.77	161.12	173.50	187.96	205.29	233.79
61	77.98	94.80	116.30	149.41	172.13	185.21	200.34	218.83	248.77
62	83.37	100.85	124.37	159.73	183.15	197.59	213.45	233.79	265.17
63	89.41	108.25	133.78	172.13	197.59	212.75	229.96	251.62	285.12
64	95.46	116.30	143.87	185.21	213.45	229.27	247.86	271.57	306.50
65	102.85	125.05	154.64	199.67	229.96	247.17	267.14	292.24	330.02
66	110.26	134.46	166.72	214.81	247.86	266.44	287.80	315.06	354.97
67	118.32	144.54	179.51	231.34	266.44	287.80	310.50	339.28	382.05
68	128.41	157.32	195.63	252.67	291.23	313.95	338.74	370.66	416.28
69	139.18	170.76	213.12	275.40	317.40	342.88	369.73	404.87	454.05
70	150.60	185.55	231.94	300.18	347.00	374.54	404.15	441.23	494.69
71	164.05	202.36	252.12	327.73	378.68	408.98	440.64	481.84	538.87
72	177.49	219.85	274.97	357.32	413.10	446.15	481.25	526.04	587.35
73	192.28	237.99	297.83	387.62	447.53	484.01	521.20	569.53	632.96
74	207.74	257.49	322.70	420.66	485.40	524.64	564.56	615.86	682.85
75	224.54	278.33	349.59	455.79	526.70	569.38	612.07	667.17	736.31
76	243.37	301.86	379.18	494.34	570.77	616.89	663.02	721.35	794.06
77	262.86	326.74	410.77	536.33	618.95	669.21	718.10	781.22	856.78
78	286.39	355.64	448.43	585.90	676.78	730.50	782.82	848.93	928.77
79	311.28	387.91	489.43	640.98	739.46	797.28	853.74	923.07	1,006.46
80	338.84	422.88	534.48	700.21	807.60	870.95	930.16	1,004.34	1,091.28
81	368.42	460.52	583.54	765.60	882.66	950.82	1,014.16	1,092.00	1,183.23
82	400.68	502.21	637.34	837.21	964.58	1,037.55	1,105.73	1,187.51	1,282.32
83	422.20	529.76	673.63	884.02	1,017.60	1,091.27	1,159.42	1,240.27	1,337.91
84	445.05	558.67	711.29	934.29	1,072.68	1,147.04	1,215.20	1,295.86	1,395.64
85	468.59	589.60	750.95	987.31	1,131.20	1,206.24	1,274.40	1,354.31	1,455.53
86	494.14	622.54	793.30	1,043.06	1,192.47	1,267.52	1,336.37	1,414.90	1,518.25
87	520.36	656.83	838.36	1,102.28	1,257.87	1,332.93	1,401.77	1,477.62	1,583.83
88	548.59	693.14	885.41	1,164.24	1,326.04	1,401.09	1,469.26	1,543.91	1,652.26
89	578.18	730.79	935.16	1,230.34	1,398.33	1,473.38	1,540.85	1,613.05	1,723.53

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.59	$23.69	$27.44	$34.34	$38.88	$41.48	$44.72	$49.07	$57.82
35-39	23.69	27.44	32.43	40.82	47.30	50.54	55.08	60.51	70.59
40-44	28.69	33.68	39.92	51.20	58.32	62.86	68.68	75.30	87.40
45-49	34.93	41.78	49.90	64.80	74.52	79.70	86.84	95.46	110.92
50	39.29	46.78	56.76	73.88	84.88	90.72	99.14	108.90	125.73
51	41.16	49.28	59.25	77.12	88.12	94.60	103.04	113.62	131.10
52	42.41	51.15	61.76	80.36	92.02	99.14	107.56	118.32	136.47
53	44.90	54.25	66.11	85.54	97.84	104.98	114.70	125.73	144.54
54	48.02	57.38	69.85	90.72	104.32	112.10	121.18	133.12	153.28
55	50.52	61.12	74.22	95.90	110.80	118.58	128.96	141.85	162.69
56	53.64	64.24	78.59	102.38	117.28	126.36	136.72	150.60	172.10
57	56.76	67.98	83.57	108.22	125.06	134.14	145.16	159.34	182.87
58	59.88	72.97	89.19	116.00	132.84	143.20	154.88	170.08	194.30
59	64.24	77.33	94.80	123.76	141.92	152.92	165.24	181.53	207.06
60	67.98	82.33	101.04	131.54	151.64	163.30	176.90	193.61	220.51
61	72.36	87.94	107.90	140.62	162.00	174.31	188.56	206.40	234.63
62	77.33	93.57	115.38	150.34	172.36	185.98	200.88	220.51	250.10
63	82.96	100.41	124.12	162.00	185.98	200.23	216.43	237.31	268.92
64	88.57	107.90	133.47	174.31	200.88	215.78	233.28	256.15	289.10
65	95.43	116.01	143.45	187.92	216.43	232.63	251.42	275.65	311.28
66	102.28	124.74	154.68	202.18	233.28	250.78	270.86	297.15	334.81
67	109.78	134.09	166.51	217.72	250.78	270.86	292.24	320.00	360.35
68	119.13	145.95	181.49	237.82	274.10	295.48	318.82	349.59	392.63
69	129.10	158.42	197.71	259.20	298.72	322.70	347.98	381.86	428.25
70	139.70	172.14	215.18	282.52	326.59	352.51	380.38	416.15	466.57
71	152.18	187.72	233.88	308.44	356.40	384.91	414.72	454.47	508.25
72	164.65	203.94	255.09	336.31	388.80	419.90	452.95	496.16	553.98
73	178.37	220.79	276.29	364.82	421.20	455.54	490.53	537.16	597.00
74	192.72	238.87	299.38	395.92	456.84	493.77	531.36	580.87	644.07
75	208.32	258.22	324.32	428.97	495.72	535.89	576.07	629.26	694.48
76	225.78	280.03	351.76	465.26	537.19	580.60	624.02	680.36	748.94
77	243.87	303.12	381.08	504.79	582.55	629.85	675.86	736.83	808.10
78	265.69	329.93	415.99	551.44	636.98	687.52	736.77	800.70	876.00
79	288.77	359.88	454.05	603.28	695.95	750.38	803.51	870.63	949.28
80	314.33	392.30	495.84	659.01	760.10	819.71	875.44	947.26	1,029.29
81	341.79	427.24	541.37	720.57	830.73	894.88	954.49	1,029.96	1,116.01
82	371.72	465.89	591.27	787.96	907.84	976.53	1,040.67	1,120.05	1,209.45
83	391.69	491.47	624.94	832.03	957.73	1,027.07	1,091.23	1,169.79	1,261.90
84	412.89	518.30	659.86	879.33	1,009.57	1,079.55	1,143.71	1,222.23	1,316.36
85	434.71	546.98	696.67	929.23	1,064.65	1,135.29	1,199.43	1,277.36	1,372.82
86	458.41	577.54	735.96	981.71	1,122.33	1,192.95	1,257.75	1,334.50	1,431.99
87	482.75	609.35	777.75	1,037.43	1,183.89	1,254.51	1,319.31	1,393.66	1,493.83
88	508.94	643.03	821.40	1,095.75	1,248.03	1,318.67	1,382.82	1,456.19	1,558.38
89	536.37	677.95	867.56	1,157.97	1,316.07	1,386.71	1,450.21	1,521.40	1,625.62

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$24.95	$30.05	$34.03	$36.28	$39.13	$44.35	$52.25
35-39	n/a	n/a	29.49	35.73	41.40	44.23	48.21	54.69	63.78
40-44	n/a	n/a	36.28	44.80	51.03	55.00	60.10	68.04	78.98
45-49	n/a	n/a	45.36	56.70	65.21	69.75	75.98	86.27	100.23
50	n/a	n/a	51.60	64.64	74.28	79.38	86.76	98.42	113.61
51	n/a	n/a	53.87	67.48	77.12	82.78	90.16	102.66	118.46
52	n/a	n/a	56.14	70.31	80.51	86.76	94.12	106.92	123.33
53	n/a	n/a	60.10	74.85	85.62	91.85	100.36	113.61	130.61
54	n/a	n/a	63.50	79.38	91.30	98.09	106.04	120.29	138.51
55	n/a	n/a	67.48	83.91	96.96	103.77	112.84	128.18	147.02
56	n/a	n/a	71.44	89.58	102.63	110.57	119.64	136.08	155.52
57	n/a	n/a	75.98	94.70	109.44	117.38	127.00	143.98	165.24
58	n/a	n/a	81.09	101.50	116.25	125.31	135.52	153.70	175.56
59	n/a	n/a	86.18	108.30	124.18	133.81	144.59	164.03	187.11
60	n/a	n/a	91.85	115.11	132.68	142.89	154.80	174.96	199.26
61	n/a	n/a	98.09	123.04	141.75	152.53	165.00	186.50	212.02
62	n/a	n/a	104.90	131.54	150.82	162.74	175.77	199.26	225.99
63	n/a	n/a	112.84	141.75	162.74	175.21	189.38	214.44	243.00
64	n/a	n/a	121.34	152.53	175.77	188.81	204.12	231.46	261.23
65	n/a	n/a	130.41	164.43	189.38	203.56	219.99	249.09	281.28
66	n/a	n/a	140.62	176.90	204.12	219.43	237.01	268.53	302.54
67	n/a	n/a	151.40	190.51	219.43	237.01	255.72	289.16	325.62
68	n/a	n/a	165.00	208.10	239.85	258.55	278.96	315.90	354.78
69	n/a	n/a	179.75	226.80	261.39	282.37	304.48	345.06	386.97
70	n/a	n/a	195.62	247.21	285.76	308.44	332.83	376.04	421.61
71	n/a	n/a	212.63	269.89	311.84	336.79	362.88	410.67	459.27
72	n/a	n/a	231.90	294.28	340.20	367.42	396.33	448.34	500.58
73	n/a	n/a	251.19	319.23	368.55	398.60	429.23	485.40	539.46
74	n/a	n/a	272.16	346.44	399.74	432.05	464.94	524.88	581.98
75	n/a	n/a	294.84	375.35	433.76	468.91	504.06	568.62	627.54
76	n/a	n/a	319.79	407.10	470.05	508.03	546.03	614.79	676.76
77	n/a	n/a	346.44	441.69	509.73	551.12	591.39	665.82	730.22
78	n/a	n/a	378.19	482.52	557.36	601.59	644.68	723.53	791.57
79	n/a	n/a	412.77	527.88	608.95	656.58	703.07	786.71	857.79
80	n/a	n/a	450.77	576.64	665.09	717.26	766.02	855.95	930.08
81	n/a	n/a	492.15	630.50	726.89	783.03	835.19	930.68	1,008.44
82	n/a	n/a	537.51	689.47	794.37	854.47	910.60	1,012.09	1,092.89
83	n/a	n/a	568.13	728.02	838.02	898.69	954.82	1,057.04	1,140.26
84	n/a	n/a	599.89	769.42	883.38	944.61	1,000.76	1,104.44	1,189.48
85	n/a	n/a	633.34	813.07	931.58	993.37	1,049.51	1,154.24	1,240.52
86	n/a	n/a	669.06	859.01	982.04	1,043.85	1,100.54	1,205.87	1,293.97
87	n/a	n/a	707.06	907.77	1,035.91	1,097.71	1,154.40	1,259.33	1,349.86
88	n/a	n/a	746.74	958.79	1,092.03	1,153.84	1,209.97	1,315.84	1,408.18
89	n/a	n/a	788.70	1,013.23	1,151.58	1,213.38	1,268.93	1,374.76	1,468.93

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.07	$24.31	$27.55	$32.40	$35.64	$38.07	$41.31	$43.75	$51.84
35-39	22.68	25.92	29.97	35.64	40.51	42.93	46.99	49.41	59.13
40-44	25.92	29.97	34.83	42.12	47.79	51.03	55.89	59.13	71.28
45-49	30.79	36.45	42.93	52.65	59.94	64.80	71.28	75.33	90.72
50	34.83	40.51	48.60	59.94	68.04	73.71	81.00	85.86	102.06
51	35.64	42.12	51.03	62.37	71.28	76.95	84.24	89.10	106.92
52	37.27	43.75	52.65	64.80	74.52	80.19	87.48	93.15	110.97
53	39.69	46.99	55.89	69.66	79.38	85.86	93.96	99.63	118.26
54	42.12	50.23	59.94	74.52	85.05	91.53	100.44	106.92	126.36
55	44.55	53.47	63.99	79.38	90.72	98.01	107.73	114.21	134.46
56	47.79	56.70	68.04	85.05	97.20	104.49	115.02	121.50	143.37
57	50.23	60.75	72.90	90.72	103.68	111.78	122.31	130.41	153.09
58	54.27	64.80	78.57	98.01	111.78	120.69	132.03	140.13	164.43
59	58.32	69.66	85.05	105.30	120.69	130.41	142.56	150.66	176.58
60	62.37	74.52	91.53	113.40	130.41	140.13	153.09	162.81	189.54
61	66.42	80.19	98.01	122.31	140.13	151.47	165.24	174.96	204.12
62	71.28	86.67	106.11	132.03	151.47	162.81	178.20	188.73	218.70
63	77.76	93.96	115.02	144.18	165.24	178.20	193.59	205.74	238.14
64	84.24	102.06	125.55	157.14	179.82	194.40	211.41	223.56	259.20
65	91.53	110.97	136.89	170.91	196.83	212.22	230.85	243.81	281.07
66	98.82	120.69	149.04	186.30	214.65	231.66	251.91	266.49	306.18
67	107.73	131.22	162.00	203.31	234.09	252.72	274.59	289.98	332.91
68	118.26	144.99	179.01	225.18	259.20	279.44	303.75	320.76	366.92
69	129.60	159.57	197.64	248.67	286.74	309.42	335.34	354.78	404.19
70	142.56	175.77	217.89	275.40	316.71	342.63	370.98	392.04	445.50
71	157.14	193.59	240.57	303.75	350.72	379.08	410.67	433.35	490.86
72	172.53	213.03	265.68	336.15	387.99	419.58	453.60	479.52	541.08
73	188.73	232.47	290.79	368.55	424.44	459.27	496.52	523.26	588.06
74	205.74	254.34	318.32	403.38	464.94	502.20	542.70	571.04	639.90
75	225.18	278.64	348.30	442.26	509.48	549.99	593.72	623.70	694.98
76	245.43	304.56	381.51	484.38	558.08	602.63	648.80	681.20	755.72
77	268.11	332.91	417.15	530.55	611.55	660.15	709.55	743.58	821.34
78	291.60	362.07	455.22	578.34	665.82	718.47	771.11	805.95	887.75
79	315.90	393.66	495.72	630.99	725.75	781.64	837.54	873.99	959.03
80	343.44	428.48	539.46	687.68	791.36	850.50	910.43	946.88	1,035.18
81	372.60	465.75	588.06	750.06	861.83	925.83	989.00	1,026.26	1,118.60
82	404.19	506.24	640.71	817.28	939.59	1,007.63	1,074.06	1,112.12	1,207.70
83	434.96	545.94	691.74	883.71	1,013.30	1,084.58	1,152.62	1,189.07	1,290.32
84	468.18	588.87	747.63	955.79	1,094.30	1,167.20	1,237.67	1,271.69	1,377.80
85	503.82	635.03	807.56	1,033.55	1,180.98	1,255.49	1,327.58	1,359.98	1,470.95
86	542.70	685.26	872.36	1,116.98	1,274.12	1,351.07	1,424.78	1,453.94	1,570.58
87	584.00	738.71	942.02	1,208.51	1,375.37	1,453.94	1,529.27	1,555.19	1,677.50
88	627.75	796.23	1,018.16	1,306.52	1,483.91	1,564.10	1,641.05	1,662.91	1,791.71
89	675.54	858.59	1,099.98	1,412.63	1,601.35	1,683.17	1,761.74	1,778.75	1,913.21

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.79	$22.84	$25.89	$30.79	$33.86	$36.17	$39.25	$41.99	$49.77
35-39	21.33	24.36	28.18	33.86	38.49	40.78	44.64	47.43	56.76
40-44	24.36	28.18	32.74	40.01	45.40	48.48	53.09	56.76	68.42
45-49	28.94	34.27	40.35	50.02	56.94	61.56	67.71	72.32	87.10
50	32.74	38.07	45.69	56.94	64.64	70.02	76.95	82.43	97.98
51	33.50	39.59	47.97	59.25	67.71	73.10	80.03	85.54	102.65
52	35.02	41.12	49.49	61.56	70.79	76.19	83.10	89.42	106.54
53	37.31	44.17	52.53	66.18	75.41	81.58	89.26	95.64	113.53
54	39.59	47.20	56.34	70.79	80.79	86.94	95.42	102.65	121.31
55	41.88	50.25	60.14	75.41	86.18	93.11	102.34	109.65	129.09
56	44.92	53.30	63.96	80.79	92.34	99.26	109.28	116.64	137.64
57	47.20	57.11	68.53	86.18	98.50	106.20	116.20	125.19	146.97
58	51.01	60.92	73.85	93.11	106.20	114.65	125.43	134.52	157.84
59	54.82	65.48	79.95	100.05	114.65	123.88	135.44	144.63	169.51
60	58.62	70.05	86.04	107.73	123.88	133.12	145.43	156.30	181.95
61	62.43	75.37	92.14	116.20	133.12	143.90	156.98	167.97	195.96
62	67.01	81.47	99.75	125.43	143.90	154.67	169.29	181.18	209.95
63	73.09	88.32	108.11	136.97	156.98	169.29	183.91	197.51	228.61
64	79.19	95.93	118.02	149.29	170.83	184.68	200.83	214.62	248.83
65	86.04	104.31	128.67	162.37	186.99	201.62	219.30	234.06	269.83
66	92.88	113.44	140.10	176.99	203.91	220.08	239.32	255.83	293.92
67	101.27	123.34	152.28	193.14	222.38	240.09	260.87	278.38	319.59
68	111.16	136.29	168.27	213.93	246.24	265.47	288.56	307.93	352.24
69	121.82	150.00	185.78	236.23	272.41	293.95	318.58	340.58	388.01
70	134.01	165.23	204.81	261.63	300.88	325.50	352.44	376.35	427.68
71	147.72	181.97	226.13	288.56	333.18	360.13	390.14	416.01	471.23
72	162.17	200.25	249.74	319.34	368.59	398.60	430.92	460.34	519.43
73	177.40	218.52	273.34	350.12	403.22	436.31	471.69	502.33	564.54
74	193.39	239.08	299.22	383.21	441.69	477.08	515.57	548.20	614.30
75	211.68	261.93	327.40	420.15	484.01	522.49	564.04	598.75	667.17
76	230.70	286.28	358.62	460.16	530.18	572.50	616.36	653.96	725.49
77	252.03	312.94	392.12	504.02	580.97	627.14	674.08	713.83	788.48
78	274.10	340.35	427.89	549.42	632.54	682.54	732.56	773.71	852.24
79	296.94	370.03	465.97	599.44	689.47	742.55	795.66	839.02	920.67
80	322.83	402.77	507.08	653.30	751.79	807.98	864.91	909.00	993.76
81	350.24	437.81	552.77	712.55	818.74	879.54	939.55	985.21	1,073.86
82	379.93	475.88	602.26	776.42	892.62	957.25	1,020.35	1,067.63	1,159.40
83	408.87	513.18	650.23	839.52	962.64	1,030.36	1,094.99	1,141.51	1,238.71
84	440.09	553.53	702.77	908.00	1,039.59	1,108.83	1,175.78	1,220.83	1,322.69
85	473.58	596.94	759.11	981.88	1,121.93	1,192.72	1,261.20	1,305.58	1,412.12
86	510.14	644.13	820.02	1,061.14	1,210.41	1,283.52	1,353.55	1,395.78	1,507.75
87	548.97	694.39	885.49	1,148.08	1,306.60	1,381.24	1,452.81	1,492.98	1,610.40
88	590.09	748.44	957.07	1,241.19	1,409.72	1,485.89	1,559.01	1,596.39	1,720.04
89	635.00	807.08	1,033.98	1,341.99	1,521.28	1,599.02	1,673.65	1,707.60	1,836.68

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.32	$21.15	$23.96	$28.83	$31.72	$33.88	$36.76	$39.81	$47.17
35-39	19.73	22.55	26.07	31.72	36.05	38.20	41.81	44.97	53.81
40-44	22.55	26.07	30.31	37.48	42.53	45.41	49.75	53.81	64.85
45-49	26.77	31.71	37.35	46.87	53.35	57.68	63.45	68.55	82.56
50	30.31	35.25	42.28	53.35	60.56	65.60	72.09	78.13	92.87
51	31.00	36.64	44.40	55.50	63.45	68.49	74.98	81.09	97.30
52	32.41	38.05	45.81	57.68	66.32	71.37	77.86	84.77	100.98
53	34.54	40.87	48.63	62.01	70.65	76.42	83.62	90.66	107.61
54	36.64	43.69	52.15	66.32	75.70	81.46	89.40	97.30	114.99
55	38.76	46.51	55.67	70.65	80.74	87.23	95.88	103.93	122.36
56	41.57	49.34	59.19	75.70	86.51	93.00	102.37	110.57	130.47
57	43.69	52.85	63.42	80.74	92.28	99.48	108.85	118.67	139.31
58	47.21	56.38	68.34	87.23	99.48	107.42	117.51	127.53	149.63
59	50.74	60.60	73.98	93.72	107.42	116.06	126.87	137.09	160.69
60	54.25	64.83	79.62	100.93	116.06	124.71	136.25	148.16	172.48
61	57.78	69.76	85.28	108.85	124.71	134.81	147.06	159.22	185.76
62	62.02	75.40	92.31	117.51	134.81	144.90	158.60	171.75	199.02
63	67.66	81.75	100.07	128.32	147.06	158.60	172.30	187.23	216.71
64	73.29	88.79	109.23	139.85	160.04	173.02	188.16	203.44	235.87
65	79.62	96.53	119.09	152.10	175.18	188.88	205.46	221.87	255.76
66	85.97	105.01	129.65	165.82	191.04	206.18	224.19	242.50	278.63
67	93.72	114.16	140.94	180.94	208.34	224.91	244.38	263.88	302.95
68	102.88	126.14	155.74	200.41	230.68	248.71	270.34	291.89	333.91
69	112.76	138.82	171.94	221.32	255.19	275.39	298.45	322.85	367.81
70	124.04	152.91	189.57	245.10	281.87	304.94	330.17	356.75	405.41
71	136.71	168.42	209.29	270.34	312.14	337.38	365.50	394.35	446.68
72	150.10	185.34	231.14	299.17	345.30	373.43	403.70	436.37	492.38
73	164.19	202.25	252.98	328.00	377.76	408.75	441.90	476.16	535.13
74	178.99	221.28	276.95	359.00	413.79	446.95	483.01	519.65	582.31
75	195.90	242.41	303.03	393.61	453.45	489.49	528.41	567.57	632.43
76	213.53	264.97	331.91	431.09	496.70	536.35	577.44	619.89	687.71
77	233.25	289.62	362.92	472.19	544.27	587.53	631.50	676.65	747.42
78	253.69	315.00	396.04	514.72	592.58	639.44	686.29	733.41	807.86
79	274.84	342.48	431.27	561.57	645.92	695.67	745.40	795.32	872.72
80	298.79	372.79	469.33	612.05	704.31	756.94	810.29	861.66	942.00
81	324.16	405.20	511.61	667.55	767.03	823.99	880.21	933.90	1,017.93
82	351.64	440.43	557.41	727.39	836.24	896.80	955.91	1,012.04	1,099.02
83	378.41	474.97	601.81	786.48	901.84	965.27	1,025.84	1,082.05	1,174.20
84	407.31	512.31	650.44	850.65	973.92	1,038.81	1,101.54	1,157.25	1,253.79
85	438.32	552.48	702.57	919.86	1,051.06	1,117.40	1,181.54	1,237.58	1,338.57
86	472.15	596.17	758.95	994.12	1,133.96	1,202.46	1,268.05	1,323.09	1,429.22
87	508.09	642.68	819.57	1,075.57	1,224.08	1,294.00	1,361.05	1,415.22	1,526.53
88	546.14	692.72	885.79	1,162.80	1,320.68	1,392.04	1,460.54	1,513.26	1,630.46
89	587.71	746.97	956.97	1,257.24	1,425.21	1,498.01	1,567.94	1,618.67	1,741.01

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.48	$20.18	$22.85	$27.55	$30.29	$32.36	$35.11	$38.50	$45.62
35-39	18.82	21.51	24.87	30.29	34.43	36.49	39.94	43.47	52.04
40-44	21.51	24.87	28.91	35.80	40.61	43.37	47.51	52.04	62.73
45-49	25.55	30.25	35.63	44.76	50.96	55.08	60.59	66.28	79.83
50	28.91	33.62	40.34	50.96	57.83	62.65	68.85	75.56	89.80
51	29.59	34.96	42.36	53.02	60.59	65.40	71.61	78.40	94.09
52	30.93	36.31	43.69	55.08	63.34	68.16	74.36	81.97	97.66
53	32.95	39.00	46.40	59.21	67.48	72.99	79.86	87.68	104.06
54	34.96	41.68	49.75	63.34	72.29	77.80	85.37	94.09	111.20
55	36.98	44.38	53.11	67.48	77.12	83.31	91.57	100.49	118.32
56	39.67	47.07	56.48	72.29	82.62	88.82	97.78	106.92	126.16
57	41.68	50.42	60.51	77.12	88.12	95.02	103.96	114.75	134.73
58	45.05	53.78	65.21	83.31	95.02	102.59	112.22	123.32	144.70
59	48.40	57.82	70.59	89.51	102.59	110.85	121.18	132.58	155.39
60	51.76	61.85	75.96	96.39	110.85	119.12	130.13	143.27	166.80
61	55.12	66.56	81.35	103.96	119.12	128.75	140.45	153.96	179.63
62	59.16	71.94	88.07	112.22	128.75	138.39	151.47	166.08	192.46
63	64.54	77.98	95.46	122.56	140.45	151.47	164.55	181.06	209.57
64	69.93	84.71	104.21	133.58	152.86	165.24	179.70	196.72	228.10
65	75.96	92.10	113.62	145.26	167.30	180.39	196.22	214.55	247.34
66	82.01	100.18	123.71	158.37	182.45	196.92	214.12	234.51	269.43
67	89.41	108.90	134.46	172.81	198.98	214.81	233.40	255.17	292.95
68	98.16	120.34	148.58	191.41	220.32	237.53	258.18	282.26	322.90
69	107.56	132.45	164.05	211.36	243.74	263.02	285.04	312.20	355.69
70	118.32	145.89	180.85	234.09	269.20	291.23	315.34	345.00	392.04
71	130.43	160.68	199.67	258.18	298.12	322.22	349.07	381.35	431.95
72	143.19	176.81	220.51	285.72	329.79	356.65	385.56	421.98	476.15
73	156.64	192.96	241.35	313.26	360.77	390.37	422.05	460.46	517.48
74	170.76	211.10	264.21	342.88	395.20	426.87	461.30	502.52	563.11
75	186.90	231.27	289.10	375.92	433.07	467.48	504.67	548.85	611.57
76	203.70	252.77	316.64	411.73	474.38	512.24	551.48	599.45	665.03
77	222.53	276.31	346.24	450.96	519.81	561.12	603.13	654.34	722.78
78	242.03	300.52	377.82	491.59	565.95	610.69	655.45	709.23	781.22
79	262.20	326.74	411.44	536.33	616.89	664.40	711.91	769.11	843.95
80	285.06	355.64	447.75	584.54	672.66	722.93	773.86	833.26	910.95
81	309.26	386.57	488.09	637.55	732.56	786.94	840.66	903.11	984.36
82	335.47	420.18	531.78	694.70	798.66	856.49	912.95	978.67	1,062.77
83	361.02	453.13	574.14	751.14	861.30	921.89	979.73	1,046.38	1,135.47
84	388.59	488.77	620.53	812.43	930.16	992.12	1,052.02	1,119.09	1,212.46
85	418.16	527.09	670.28	878.52	1,003.84	1,067.17	1,128.44	1,196.78	1,294.43
86	450.44	568.76	724.06	949.43	1,083.00	1,148.41	1,211.06	1,279.46	1,382.12
87	484.73	613.14	781.88	1,027.24	1,169.07	1,235.85	1,299.87	1,368.57	1,476.19
88	521.04	660.87	845.08	1,110.55	1,261.32	1,329.48	1,394.90	1,463.37	1,576.70
89	560.69	712.63	912.99	1,200.73	1,361.16	1,430.69	1,497.47	1,565.29	1,683.62

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.21	$18.72	$21.21	$25.92	$28.52	$30.46	$33.04	$36.31	$43.04
35-39	17.47	19.95	23.07	28.52	32.40	34.34	37.58	41.02	49.07
40-44	19.95	23.07	26.81	33.70	38.24	40.82	44.72	49.07	59.16
45-49	23.69	28.07	33.07	42.12	47.96	51.84	57.02	62.52	75.30
50	26.81	31.19	37.42	47.96	54.44	58.96	64.80	71.27	84.71
51	27.44	32.43	39.29	49.90	57.02	61.56	67.40	73.96	88.74
52	28.69	33.68	40.55	51.84	59.62	64.16	69.98	77.32	92.10
53	30.56	36.17	43.04	55.72	63.50	68.68	75.16	82.69	98.16
54	32.43	38.67	46.16	59.62	68.04	73.22	80.36	88.74	104.87
55	34.30	41.16	49.28	63.50	72.58	78.40	86.18	94.80	111.60
56	36.81	43.67	52.39	68.04	77.76	83.60	92.02	100.85	119.00
57	38.67	46.78	56.14	72.58	82.94	89.42	97.84	108.25	127.07
58	41.78	49.90	60.50	78.40	89.42	96.56	105.62	116.30	136.47
59	44.90	53.64	65.49	84.24	96.56	104.32	114.04	125.05	146.56
60	48.02	57.38	70.48	90.72	104.32	112.10	122.48	135.14	157.32
61	51.15	61.76	75.46	97.84	112.10	121.18	132.20	145.21	169.42
62	54.88	66.73	81.71	105.62	121.18	130.24	142.56	156.64	181.53
63	59.88	72.36	88.57	115.34	132.20	142.56	154.88	170.76	197.65
64	64.85	78.59	96.66	125.72	143.86	155.52	169.12	185.55	215.14
65	70.48	85.45	105.40	136.72	157.46	169.78	184.68	202.36	233.29
66	76.09	92.93	114.75	149.04	171.72	185.32	201.52	221.19	254.14
67	82.96	101.04	124.74	162.64	187.27	202.18	219.67	240.69	276.31
68	91.06	111.64	137.84	180.14	207.36	223.56	243.00	266.22	304.55
69	99.80	122.87	152.18	198.94	229.39	247.54	268.27	294.47	335.47
70	109.78	135.35	167.77	220.32	253.36	274.10	296.78	325.39	369.77
71	121.00	149.07	185.23	243.00	280.58	303.26	328.54	359.68	407.41
72	132.85	164.03	204.58	268.92	310.39	335.66	362.88	398.00	449.09
73	145.33	178.99	223.91	294.84	339.55	367.42	397.22	434.31	488.09
74	158.42	195.84	245.11	322.70	371.95	401.76	434.16	473.96	531.12
75	173.39	214.55	268.20	353.80	407.59	439.99	474.98	517.68	576.84
76	188.98	234.51	293.76	387.50	446.47	482.11	519.04	565.40	627.25
77	206.44	256.34	321.20	424.44	489.24	528.12	567.64	617.17	681.70
78	224.53	278.79	350.52	462.67	532.65	574.77	616.89	668.94	736.83
79	243.25	303.12	381.70	504.79	580.60	625.31	670.03	725.40	796.01
80	264.45	329.93	415.38	550.15	633.09	680.39	728.35	785.92	859.19
81	286.90	358.62	452.80	600.04	689.47	740.66	791.20	851.81	928.44
82	311.23	389.81	493.35	653.83	751.67	806.11	859.24	923.05	1,002.38
83	334.93	420.37	532.63	706.96	810.64	867.67	922.09	986.93	1,070.96
84	360.49	453.42	575.67	764.63	875.44	933.76	990.13	1,055.51	1,143.58
85	387.95	488.97	621.82	826.84	944.77	1,004.39	1,062.07	1,128.78	1,220.88
86	417.88	527.65	671.72	893.59	1,019.29	1,080.85	1,139.83	1,206.78	1,303.57
87	449.68	568.81	725.36	966.81	1,100.29	1,163.15	1,223.41	1,290.81	1,392.32
88	483.36	613.10	783.99	1,045.21	1,187.13	1,251.27	1,312.83	1,380.22	1,487.11
89	520.16	661.12	846.97	1,130.11	1,281.09	1,346.53	1,409.39	1,476.35	1,587.96

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$19.28	$22.68	$24.95	$26.66	$28.92	$32.81	$38.88
35-39	n/a	n/a	20.99	24.95	28.35	30.05	32.89	37.06	44.35
40-44	n/a	n/a	24.39	29.49	33.46	35.73	39.13	44.35	53.47
45-49	n/a	n/a	30.05	36.86	41.96	45.36	49.90	56.50	68.04
50	n/a	n/a	34.03	41.96	47.63	51.60	56.70	64.41	76.55
51	n/a	n/a	35.73	43.67	49.90	53.87	58.96	66.83	80.19
52	n/a	n/a	36.86	45.36	52.17	56.14	61.23	69.86	83.22
53	n/a	n/a	39.13	48.76	55.57	60.10	65.77	74.73	88.70
54	n/a	n/a	41.96	52.17	59.54	64.08	70.31	80.19	94.77
55	n/a	n/a	44.80	55.57	63.50	68.62	75.41	85.66	100.85
56	n/a	n/a	47.63	59.54	68.04	73.14	80.51	91.13	107.52
57	n/a	n/a	51.03	63.50	72.58	78.25	85.62	97.80	114.82
58	n/a	n/a	55.00	68.62	78.25	84.49	92.43	105.10	123.33
59	n/a	n/a	59.54	73.71	84.49	91.30	99.80	113.01	132.45
60	n/a	n/a	64.08	79.38	91.30	98.09	107.17	122.10	142.17
61	n/a	n/a	68.62	85.62	98.09	106.04	115.67	131.22	153.09
62	n/a	n/a	74.28	92.43	106.04	113.98	124.74	141.54	164.03
63	n/a	n/a	80.51	100.93	115.67	124.74	135.52	154.31	178.61
64	n/a	n/a	87.89	110.00	125.87	136.08	147.99	167.67	194.40
65	n/a	n/a	95.82	119.64	137.79	148.55	161.61	182.86	210.81
66	n/a	n/a	104.32	130.41	150.26	162.16	176.34	199.86	229.65
67	n/a	n/a	113.40	142.32	163.86	176.90	192.22	217.49	249.69
68	n/a	n/a	125.31	157.62	181.44	195.62	212.63	240.57	275.19
69	n/a	n/a	138.35	174.07	200.71	216.59	234.74	266.09	303.14
70	n/a	n/a	152.53	192.78	221.70	239.85	259.69	294.03	334.13
71	n/a	n/a	168.40	212.63	245.52	265.35	287.47	325.01	368.15
72	n/a	n/a	185.98	235.31	271.60	293.70	317.52	359.64	405.80
73	n/a	n/a	203.56	257.99	297.11	321.50	347.57	392.45	441.05
74	n/a	n/a	222.84	282.37	325.46	351.54	379.88	428.28	479.93
75	n/a	n/a	243.81	309.58	356.65	385.00	415.61	467.78	521.24
76	n/a	n/a	267.06	339.06	390.66	421.84	454.17	510.90	566.79
77	n/a	n/a	292.01	371.39	428.09	462.11	496.69	557.69	616.01
78	n/a	n/a	318.65	404.83	466.07	502.94	539.78	604.46	665.82
79	n/a	n/a	347.00	441.69	508.03	547.16	586.27	655.49	719.27
80	n/a	n/a	377.62	481.38	553.96	595.35	637.30	710.15	776.38
81	n/a	n/a	411.64	525.04	603.28	648.08	692.31	769.70	838.95
82	n/a	n/a	448.50	572.10	657.71	705.34	751.84	834.09	905.77
83	n/a	n/a	484.22	618.59	709.31	759.21	806.84	891.80	967.74
84	n/a	n/a	523.35	669.06	766.02	817.05	866.37	953.77	1,033.34
85	n/a	n/a	565.30	723.48	826.68	878.84	929.32	1,019.99	1,103.22
86	n/a	n/a	610.66	781.89	891.89	945.74	997.36	1,090.45	1,177.93
87	n/a	n/a	659.43	845.96	962.76	1,017.77	1,070.49	1,166.39	1,258.12
88	n/a	n/a	712.72	914.57	1,038.73	1,094.87	1,148.73	1,247.18	1,343.78
89	n/a	n/a	769.98	988.84	1,120.95	1,178.22	1,233.22	1,334.06	1,434.92

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$29.16	$34.03	$40.51	$49.41	$56.70	$61.56	$68.04	$72.90	$89.91
35-39	34.03	39.69	47.79	59.13	68.04	74.52	82.62	89.10	109.35
40-44	40.51	48.60	58.32	73.71	85.86	93.15	103.68	111.78	136.89
45-49	51.03	60.75	74.52	94.77	110.16	120.69	133.65	144.18	174.96
50	57.51	69.66	85.86	108.54	126.36	138.51	153.09	164.43	199.26
51	59.94	72.90	89.91	113.40	132.84	144.99	160.38	172.53	208.17
52	62.37	76.14	93.96	119.07	138.51	151.47	167.67	179.82	217.08
53	66.42	81.00	99.63	126.36	147.42	161.19	178.20	191.97	230.04
54	70.47	85.86	106.11	134.46	157.14	171.72	189.54	204.12	243.81
55	74.52	91.53	112.59	143.37	167.67	183.06	201.69	217.08	259.20
56	79.38	97.20	119.88	153.09	178.20	194.40	214.65	230.85	274.59
57	84.24	102.87	127.98	162.81	190.35	207.36	228.42	245.43	291.60
58	89.91	110.16	136.89	174.15	203.31	221.94	243.81	261.63	310.23
59	95.58	117.45	145.80	186.30	217.08	236.52	260.01	279.44	329.67
60	102.06	125.55	156.33	199.26	231.66	252.72	277.83	298.08	350.72
61	109.35	133.65	166.86	212.22	247.86	270.54	296.46	317.52	373.40
62	115.83	142.56	178.20	227.61	264.87	288.36	316.71	339.39	396.90
63	124.74	153.09	191.97	244.62	285.12	311.04	341.00	364.50	425.24
64	133.65	165.24	206.55	264.06	306.99	335.34	366.92	392.84	456.84
65	143.37	177.39	222.75	284.31	331.28	361.26	395.28	422.00	489.24
66	153.90	190.35	239.76	306.18	357.20	388.80	425.24	454.40	524.88
67	165.24	204.93	257.58	329.67	384.75	418.76	457.64	488.43	562.95
68	179.01	222.75	280.26	358.83	418.76	456.03	498.15	531.36	610.74
69	194.40	241.38	304.56	390.42	455.22	496.52	541.88	577.52	661.76
70	210.60	261.63	331.28	425.24	495.72	541.08	589.68	628.55	716.84
71	228.42	284.31	359.64	462.51	540.27	588.87	641.51	682.83	777.59
72	247.05	308.60	391.23	503.82	588.06	640.71	697.40	742.76	842.39
73	266.49	332.91	422.00	544.32	635.03	691.74	751.67	798.66	902.34
74	287.55	358.83	456.03	588.06	685.26	746.82	809.99	859.40	966.32
75	309.42	387.18	492.48	635.03	740.34	805.95	873.18	924.20	1,034.36
76	333.72	417.96	531.36	686.07	799.47	869.94	941.22	994.67	1,107.26
77	359.64	451.16	574.28	741.15	863.46	938.78	1,014.11	1,070.00	1,185.83
78	390.42	490.04	624.51	807.56	939.59	1,019.78	1,099.98	1,156.67	1,278.17
79	422.82	532.16	679.59	879.66	1,023.02	1,108.88	1,193.94	1,251.44	1,376.99
80	459.27	578.34	740.34	958.22	1,113.74	1,205.27	1,295.18	1,353.50	1,483.91
81	497.34	628.55	805.14	1,044.08	1,211.75	1,309.76	1,404.53	1,463.66	1,599.74
82	539.46	682.83	876.42	1,137.23	1,319.48	1,423.97	1,523.59	1,582.73	1,723.67
83	567.00	718.47	923.39	1,197.98	1,386.71	1,492.01	1,591.63	1,646.71	1,790.09
84	596.16	755.72	971.99	1,261.97	1,457.18	1,562.47	1,662.11	1,713.95	1,858.94
85	626.12	795.42	1,023.83	1,329.20	1,531.70	1,636.99	1,736.63	1,782.79	1,931.02
86	657.71	836.72	1,078.10	1,399.67	1,609.46	1,714.75	1,813.58	1,854.89	2,005.54
87	690.92	879.66	1,135.62	1,474.99	1,691.27	1,795.75	1,894.58	1,929.41	2,082.50
88	725.75	925.83	1,196.36	1,553.57	1,777.94	1,881.62	1,978.82	2,007.98	2,163.49
89	763.02	974.42	1,259.54	1,636.19	1,868.66	1,970.71	2,066.30	2,088.98	2,246.93

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$27.40	$31.97	$38.07	$46.93	$53.87	$58.48	$64.64	$69.98	$86.31
35-39	31.97	37.31	44.92	56.17	64.64	70.79	78.50	85.54	104.98
40-44	38.07	45.69	54.82	70.02	81.58	88.49	98.50	107.30	131.41
45-49	47.97	57.11	70.05	90.03	104.65	114.65	126.96	138.40	167.97
50	54.07	65.48	80.70	103.12	120.04	131.58	145.43	157.84	191.29
51	56.34	68.53	84.52	107.73	126.20	137.75	152.37	165.62	199.85
52	58.62	71.57	88.32	113.12	131.58	143.90	159.29	172.63	208.39
53	62.43	76.14	93.65	120.04	140.06	153.13	169.29	184.30	220.83
54	66.24	80.70	99.75	127.74	149.29	163.13	180.06	195.96	234.06
55	70.05	86.04	105.83	136.20	159.29	173.91	191.61	208.39	248.83
56	74.62	91.36	112.69	145.43	169.29	184.68	203.91	221.62	263.61
57	79.19	96.70	120.30	154.67	180.84	196.99	217.00	235.60	279.94
58	84.52	103.55	128.67	165.45	193.14	210.85	231.61	251.16	297.82
59	89.85	110.41	137.05	176.99	206.22	224.69	247.00	268.27	316.49
60	95.93	118.02	146.94	189.30	220.08	240.09	263.94	286.15	336.70
61	102.80	125.64	156.85	201.62	235.47	257.02	281.64	304.82	358.47
62	108.88	134.01	167.51	216.23	251.63	273.94	300.88	325.81	381.02
63	117.26	143.90	180.46	232.39	270.86	295.48	323.95	349.92	408.24
64	125.64	155.32	194.16	250.86	291.64	318.58	348.58	377.14	438.56
65	134.77	166.74	209.39	270.10	314.72	343.20	375.51	405.13	469.67
66	144.66	178.94	225.37	290.88	339.35	369.36	403.98	436.23	503.88
67	155.32	192.63	242.13	313.19	365.52	397.83	434.76	468.88	540.43
68	168.27	209.39	263.44	340.88	397.83	433.23	473.24	510.10	586.30
69	182.74	226.90	286.28	370.91	432.47	471.69	514.78	554.42	635.30
70	197.97	245.93	311.41	403.98	470.93	514.02	560.19	603.42	688.17
71	214.71	267.25	338.06	439.38	513.26	559.42	609.44	655.51	746.49
72	232.23	290.09	367.75	478.63	558.66	608.68	662.53	713.06	808.70
73	250.49	312.94	396.69	517.10	603.28	657.16	714.09	766.71	866.24
74	270.30	337.30	428.66	558.66	650.99	709.48	769.50	825.03	927.67
75	290.84	363.96	462.93	603.28	703.33	765.65	829.52	887.24	992.99
76	313.69	392.88	499.47	651.77	759.50	826.44	894.16	954.88	1,062.97
77	338.06	424.10	539.82	704.09	820.29	891.84	963.41	1,027.20	1,138.40
78	366.99	460.65	587.04	767.19	892.62	968.80	1,044.98	1,110.39	1,227.03
79	397.44	500.23	638.81	835.67	971.87	1,053.44	1,134.24	1,201.39	1,321.91
80	431.71	543.64	695.92	910.31	1,058.05	1,145.01	1,230.43	1,299.36	1,424.56
81	467.49	590.84	756.83	991.88	1,151.16	1,244.27	1,334.31	1,405.12	1,535.75
82	507.08	641.85	823.83	1,080.37	1,253.50	1,352.78	1,447.42	1,519.42	1,654.71
83	532.98	675.35	867.99	1,138.08	1,317.37	1,417.42	1,512.05	1,580.85	1,718.48
84	560.38	710.38	913.67	1,198.88	1,384.32	1,484.35	1,579.00	1,645.39	1,784.58
85	588.55	747.68	962.40	1,262.74	1,455.12	1,555.14	1,649.79	1,711.49	1,853.78
86	618.25	786.52	1,013.42	1,329.69	1,528.98	1,629.02	1,722.90	1,780.69	1,925.33
87	649.47	826.87	1,067.47	1,401.24	1,606.70	1,705.96	1,799.85	1,852.24	1,999.19
88	682.21	870.28	1,124.58	1,475.90	1,689.04	1,787.54	1,879.87	1,927.65	2,076.95
89	717.22	915.95	1,183.98	1,554.38	1,775.22	1,872.17	1,962.99	2,005.41	2,157.04

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.37	$29.61	$35.25	$43.97	$50.47	$54.78	$60.56	$66.35	$81.83
35-39	29.61	34.54	41.57	52.63	60.56	66.32	73.54	81.09	99.51
40-44	35.25	42.28	50.74	65.60	76.42	82.90	92.28	101.72	124.56
45-49	44.40	52.85	64.83	84.34	98.04	107.42	118.95	131.20	159.22
50	50.03	60.60	74.69	96.60	112.46	123.27	136.25	149.63	181.32
51	52.15	63.42	78.22	100.93	118.23	129.04	142.73	157.00	189.43
52	54.25	66.24	81.75	105.98	123.27	134.81	149.24	163.64	197.54
53	57.78	70.47	86.68	112.46	131.20	143.45	158.60	174.70	209.33
54	61.31	74.69	92.31	119.67	139.85	152.82	168.69	185.76	221.87
55	64.83	79.62	97.95	127.59	149.24	162.93	179.51	197.54	235.87
56	69.05	84.57	104.30	136.25	158.60	173.02	191.04	210.06	249.87
57	73.29	89.50	111.34	144.90	169.41	184.55	203.29	223.34	265.35
58	78.22	95.85	119.09	154.98	180.94	197.52	216.99	238.08	282.30
59	83.15	102.17	126.85	165.82	193.21	210.50	231.41	254.29	300.00
60	88.79	109.23	136.00	177.35	206.18	224.91	247.27	271.24	319.16
61	95.14	116.27	145.17	188.88	220.60	240.77	263.86	288.95	339.80
62	100.78	124.04	155.03	202.57	235.73	256.63	281.87	308.84	361.19
63	108.52	133.19	167.01	217.71	253.75	276.83	303.50	331.70	386.97
64	116.27	143.75	179.70	235.01	273.22	298.45	326.56	357.49	415.72
65	124.72	154.33	193.80	253.02	294.85	321.52	351.80	384.03	445.21
66	133.90	165.61	208.59	272.50	317.91	346.03	378.48	413.51	477.63
67	143.75	178.29	224.09	293.41	342.42	372.70	407.31	444.47	512.29
68	155.74	193.80	243.83	319.36	372.70	405.87	443.34	483.54	555.77
69	169.12	210.00	264.97	347.47	405.15	441.90	482.29	525.55	602.21
70	183.22	227.63	288.23	378.48	441.18	481.57	524.82	571.99	652.33
71	198.73	247.34	312.88	411.63	480.85	524.09	570.94	621.37	707.61
72	214.93	268.49	340.37	448.39	523.37	570.22	620.69	675.92	766.58
73	231.85	289.62	367.15	484.44	565.18	615.64	668.99	726.77	821.13
74	250.17	312.18	396.75	523.37	609.88	664.66	720.90	782.06	879.36
75	269.20	336.84	428.46	565.18	658.89	717.29	777.12	841.02	941.27
76	290.33	363.63	462.29	610.60	711.53	774.23	837.68	905.14	1,007.60
77	312.88	392.51	499.63	659.61	768.47	835.52	902.56	973.70	1,079.11
78	339.66	426.33	543.31	718.73	836.24	907.61	978.97	1,052.57	1,163.14
79	367.85	462.98	591.24	782.90	910.49	986.92	1,062.59	1,138.80	1,253.06
80	399.56	503.16	644.09	852.82	991.22	1,072.69	1,152.71	1,231.69	1,350.36
81	432.68	546.85	700.47	929.24	1,078.45	1,165.68	1,250.03	1,331.92	1,455.76
82	469.33	594.06	762.48	1,012.14	1,174.34	1,267.33	1,356.00	1,440.28	1,568.53
83	493.28	625.06	803.35	1,066.20	1,234.17	1,327.89	1,416.56	1,498.51	1,628.99
84	518.66	657.47	845.63	1,123.15	1,296.88	1,390.61	1,479.27	1,559.69	1,691.64
85	544.73	692.01	890.73	1,182.98	1,363.20	1,456.93	1,545.60	1,622.34	1,757.23
86	572.21	727.95	937.94	1,245.71	1,432.42	1,526.13	1,614.08	1,687.95	1,825.04
87	601.11	765.30	987.98	1,312.75	1,505.23	1,598.22	1,686.17	1,755.76	1,895.08
88	631.41	805.48	1,040.83	1,382.67	1,582.36	1,674.64	1,761.15	1,827.26	1,968.78
89	663.82	847.75	1,095.80	1,456.21	1,663.11	1,753.93	1,839.00	1,900.97	2,044.71

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.20	$28.23	$33.62	$42.00	$48.21	$52.33	$57.83	$64.16	$79.11
35-39	28.23	32.95	39.67	50.27	57.83	63.34	70.23	78.40	96.23
40-44	33.62	40.34	48.40	62.65	72.99	79.18	88.12	98.37	120.47
45-49	42.36	50.42	61.85	80.56	93.63	102.59	113.61	126.87	153.96
50	47.73	57.82	71.27	92.27	107.41	117.73	130.13	144.70	175.34
51	49.75	60.51	74.62	96.39	112.91	123.24	136.33	151.82	183.19
52	51.76	63.20	77.98	101.20	117.73	128.75	142.52	158.25	191.03
53	55.12	67.23	82.69	107.41	125.31	137.01	151.47	168.94	202.44
54	58.49	71.27	88.07	114.29	133.58	145.96	161.12	179.63	214.55
55	61.85	75.96	93.45	121.86	142.52	155.61	171.43	191.03	228.10
56	65.89	80.67	99.50	130.13	151.47	165.24	182.45	203.15	241.65
57	69.93	85.38	106.23	138.39	161.79	176.26	194.16	215.98	256.60
58	74.62	91.43	113.62	148.02	172.81	188.66	207.24	230.23	273.00
59	79.33	97.48	121.01	158.37	184.51	201.04	221.01	245.91	290.11
60	84.71	104.21	129.75	169.37	196.92	214.81	236.15	262.31	308.64
61	90.76	110.92	138.49	180.39	210.69	229.96	252.00	279.42	328.59
62	96.14	118.32	147.90	193.47	225.13	245.10	269.20	298.67	349.27
63	103.54	127.07	159.34	207.94	242.35	264.38	289.86	320.76	374.22
64	110.92	137.16	171.43	224.45	260.93	285.04	311.89	345.71	402.02
65	119.00	147.23	184.89	241.66	281.59	307.08	335.99	371.36	430.53
66	127.74	158.00	198.99	260.26	303.63	330.48	361.46	399.87	461.89
67	137.16	170.08	213.79	280.21	327.03	355.96	389.00	429.81	495.39
68	148.58	184.89	232.61	305.00	355.96	387.62	423.42	467.59	537.45
69	161.36	200.34	252.77	331.86	386.94	422.05	460.61	508.22	582.36
70	174.79	217.15	274.97	361.46	421.36	459.91	501.22	553.12	630.82
71	189.59	235.97	298.50	393.13	459.23	500.53	545.29	600.88	684.28
72	205.05	256.15	324.72	428.25	499.85	544.60	592.80	653.63	741.31
73	221.19	276.31	350.27	462.67	539.78	587.98	638.92	702.81	794.06
74	238.67	297.83	378.50	499.85	582.48	634.79	688.50	756.27	850.36
75	256.81	321.36	408.75	539.78	629.30	685.05	742.20	813.29	910.24
76	276.99	346.90	441.02	583.15	679.54	739.46	800.03	875.31	974.39
77	298.50	374.46	476.66	629.97	733.95	797.96	862.00	941.60	1,043.53
78	324.04	406.73	518.34	686.44	798.66	866.81	934.98	1,017.86	1,124.78
79	350.93	441.69	564.05	747.71	869.57	942.55	1,014.85	1,101.26	1,211.75
80	381.19	480.02	614.47	814.49	946.67	1,024.48	1,100.90	1,191.08	1,305.84
81	412.79	521.69	668.26	887.47	1,029.98	1,113.30	1,193.86	1,288.03	1,407.77
82	447.75	566.74	727.42	966.65	1,121.57	1,210.38	1,295.06	1,392.81	1,516.82
83	470.60	596.33	766.41	1,018.28	1,178.71	1,268.21	1,352.89	1,449.11	1,575.27
84	494.80	627.25	806.75	1,072.68	1,238.60	1,328.11	1,412.79	1,508.27	1,635.86
85	519.67	660.19	849.79	1,129.82	1,301.93	1,391.45	1,476.13	1,568.86	1,699.31
86	545.91	694.48	894.82	1,189.71	1,368.03	1,457.55	1,541.54	1,632.30	1,764.87
87	573.46	730.12	942.55	1,253.75	1,437.58	1,526.40	1,610.39	1,697.88	1,832.59
88	602.37	768.43	992.98	1,320.53	1,511.25	1,599.37	1,681.99	1,767.02	1,903.87
89	633.30	808.77	1,045.42	1,390.76	1,588.35	1,675.11	1,756.35	1,838.30	1,977.30

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.46	$26.20	$31.19	$39.52	$45.36	$49.24	$54.44	$60.51	$74.62
35-39	26.20	30.56	36.81	47.30	54.44	59.62	66.10	73.96	90.76
40-44	31.19	37.42	44.90	58.96	68.68	74.52	82.94	92.78	113.62
45-49	39.29	46.78	57.38	75.82	88.12	96.56	106.92	119.67	145.21
50	44.28	53.64	66.11	86.84	101.08	110.80	122.48	136.47	165.39
51	46.16	56.14	69.23	90.72	106.28	116.00	128.30	143.19	172.78
52	48.02	58.62	72.36	95.26	110.80	121.18	134.14	149.25	180.17
53	51.15	62.37	76.71	101.08	117.94	128.96	142.56	159.34	190.94
54	54.25	66.11	81.71	107.56	125.72	137.38	151.64	169.42	202.36
55	57.38	70.48	86.69	114.70	134.14	146.44	161.36	180.17	215.14
56	61.12	74.85	92.31	122.48	142.56	155.52	171.72	191.61	227.90
57	64.85	79.20	98.54	130.24	152.28	165.88	182.74	203.70	242.03
58	69.23	84.83	105.40	139.32	162.64	177.55	195.04	217.15	257.49
59	73.59	90.44	112.26	149.04	173.66	189.22	208.00	231.94	273.63
60	78.59	96.66	120.38	159.40	185.32	202.18	222.26	247.41	291.10
61	84.20	102.92	128.48	169.78	198.28	216.43	237.16	263.54	309.94
62	89.19	109.78	137.21	182.08	211.90	230.68	253.36	281.68	329.43
63	96.05	117.87	147.82	195.70	228.10	248.83	272.80	302.54	352.95
64	102.92	127.23	159.04	211.24	245.59	268.27	293.54	326.06	379.18
65	110.40	136.59	171.51	227.44	265.03	289.00	316.22	350.27	406.08
66	118.50	146.56	184.62	244.94	285.76	311.04	340.20	377.17	435.64
67	127.23	157.80	198.33	263.74	307.80	335.02	366.12	405.39	467.24
68	137.84	171.51	215.80	287.06	335.02	364.82	398.52	441.02	506.91
69	149.68	185.86	234.51	312.34	364.18	397.22	433.51	479.34	549.27
70	162.16	201.46	255.09	340.20	396.57	432.86	471.74	521.69	594.98
71	175.89	218.92	276.91	370.00	432.21	471.09	513.21	566.74	645.40
72	190.23	237.62	301.24	403.05	470.44	512.56	557.92	616.49	699.19
73	205.20	256.34	324.94	435.45	508.03	553.39	601.34	662.89	748.94
74	221.41	276.29	351.14	470.44	548.20	597.45	647.99	713.31	802.04
75	238.25	298.12	379.21	508.03	592.27	644.75	698.54	767.09	858.52
76	256.96	321.84	409.15	548.85	639.57	695.95	752.97	825.57	919.03
77	276.91	347.40	442.20	592.92	690.76	751.03	811.29	888.10	984.24
78	300.63	377.34	480.87	646.05	751.67	815.83	879.97	960.04	1,060.89
79	325.57	409.76	523.28	703.72	818.41	887.11	955.15	1,038.69	1,142.90
80	353.63	445.32	570.06	766.58	890.99	964.21	1,036.15	1,123.40	1,231.65
81	382.95	483.99	619.96	835.27	969.40	1,047.81	1,123.63	1,214.85	1,327.79
82	415.38	525.77	674.84	909.79	1,055.59	1,139.17	1,218.87	1,313.66	1,430.64
83	436.59	553.21	711.02	958.39	1,109.37	1,193.61	1,273.31	1,366.77	1,485.77
84	459.05	581.92	748.43	1,009.57	1,165.75	1,249.99	1,329.69	1,422.57	1,542.91
85	482.12	612.47	788.35	1,063.35	1,225.35	1,309.59	1,389.30	1,479.73	1,602.76
86	506.44	644.29	830.14	1,119.73	1,287.57	1,371.81	1,450.86	1,539.57	1,664.59
87	532.02	677.33	874.42	1,179.99	1,353.01	1,436.61	1,515.66	1,601.40	1,728.47
88	558.84	712.88	921.20	1,242.85	1,422.35	1,505.29	1,583.05	1,666.61	1,795.70
89	587.53	750.30	969.84	1,308.95	1,494.93	1,576.57	1,653.03	1,733.84	1,864.95

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$28.35	$34.59	$39.69	$43.09	$47.63	$54.69	$67.44
35-39	n/a	n/a	33.46	41.40	47.63	52.17	57.83	66.83	82.01
40-44	n/a	n/a	40.82	51.60	60.10	65.21	72.58	83.85	102.66
45-49	n/a	n/a	52.17	66.35	77.12	84.49	93.57	108.14	131.22
50	n/a	n/a	60.10	75.98	88.45	96.96	107.17	123.33	149.45
51	n/a	n/a	62.94	79.38	92.99	101.50	112.26	129.39	156.12
52	n/a	n/a	65.77	83.36	96.96	106.04	117.38	134.87	162.81
53	n/a	n/a	69.75	88.45	103.19	112.84	124.74	143.98	172.53
54	n/a	n/a	74.28	94.12	110.00	120.21	132.68	153.09	182.86
55	n/a	n/a	78.82	100.36	117.38	128.14	141.18	162.81	194.40
56	n/a	n/a	83.91	107.17	124.74	136.08	150.26	173.14	205.94
57	n/a	n/a	89.58	113.98	133.25	145.16	159.89	184.08	218.70
58	n/a	n/a	95.82	121.91	142.32	155.36	170.67	196.22	232.68
59	n/a	n/a	102.06	130.41	151.95	165.57	182.02	209.58	247.25
60	n/a	n/a	109.44	139.48	162.16	176.90	194.49	223.56	263.04
61	n/a	n/a	116.80	148.55	173.50	189.38	207.52	238.14	280.06
62	n/a	n/a	124.74	159.34	185.42	201.85	221.70	254.54	297.68
63	n/a	n/a	134.39	171.23	199.58	217.72	238.71	273.38	318.94
64	n/a	n/a	144.59	184.84	214.90	234.74	256.85	294.63	342.63
65	n/a	n/a	155.93	199.02	231.90	252.88	276.70	316.50	366.92
66	n/a	n/a	167.83	214.33	250.06	272.16	297.68	340.80	393.66
67	n/a	n/a	180.30	230.78	269.33	293.15	320.36	366.32	422.21
68	n/a	n/a	196.18	251.19	293.15	319.23	348.71	398.52	458.06
69	n/a	n/a	213.19	273.29	318.65	347.57	379.33	433.14	496.32
70	n/a	n/a	231.90	297.68	347.00	378.75	412.77	471.42	537.63
71	n/a	n/a	251.75	323.76	378.19	412.22	449.06	512.12	583.20
72	n/a	n/a	273.87	352.67	411.64	448.50	488.19	557.07	631.79
73	n/a	n/a	295.42	381.02	444.52	484.22	526.17	599.00	676.76
74	n/a	n/a	319.23	411.64	479.68	522.77	567.00	644.55	724.74
75	n/a	n/a	344.74	444.52	518.23	564.17	611.22	693.15	775.77
76	n/a	n/a	371.95	480.26	559.63	608.95	658.85	746.00	830.45
77	n/a	n/a	402.01	518.81	604.41	657.16	709.88	802.50	889.38
78	n/a	n/a	437.16	565.30	657.71	713.85	769.98	867.51	958.64
79	n/a	n/a	475.72	615.76	716.12	776.22	835.75	938.58	1,032.74
80	n/a	n/a	518.23	670.76	779.62	843.69	906.64	1,015.13	1,112.94
81	n/a	n/a	563.59	730.86	848.23	916.84	983.17	1,097.75	1,199.80
82	n/a	n/a	613.49	796.06	923.64	996.78	1,066.53	1,187.05	1,292.75
83	n/a	n/a	646.38	838.60	970.69	1,044.41	1,114.16	1,235.03	1,342.57
84	n/a	n/a	680.39	883.38	1,020.04	1,093.74	1,163.48	1,285.46	1,394.20
85	n/a	n/a	716.68	930.45	1,072.19	1,145.90	1,215.63	1,337.09	1,448.27
86	n/a	n/a	754.67	979.77	1,126.63	1,200.34	1,269.51	1,391.17	1,504.15
87	n/a	n/a	794.93	1,032.50	1,183.89	1,257.03	1,326.21	1,447.06	1,561.87
88	n/a	n/a	837.46	1,087.50	1,244.56	1,317.14	1,385.18	1,505.99	1,622.63
89	n/a	n/a	881.69	1,145.34	1,308.07	1,379.51	1,446.41	1,566.73	1,685.20

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$37.27	$43.75	$52.65	$65.61	$76.14	$82.62	$92.34	$99.63	$123.93
35-39	45.36	55.08	66.42	83.43	97.20	106.92	118.26	127.98	157.14
40-44	57.51	68.85	85.05	106.92	125.55	136.89	151.47	163.62	198.45
45-49	71.28	86.67	106.92	136.08	158.76	173.34	191.97	206.55	248.67
50	79.38	97.20	120.69	153.09	178.20	195.21	215.46	230.85	277.02
51	82.62	101.25	125.55	159.57	185.49	202.50	223.56	239.76	286.74
52	85.86	105.30	130.41	166.05	193.59	210.60	232.47	249.48	298.08
53	89.91	110.16	136.89	174.15	203.31	221.94	244.62	262.44	312.66
54	94.77	115.83	144.18	183.87	213.84	233.28	256.77	275.40	327.24
55	99.63	122.31	151.47	192.78	225.18	245.43	270.54	289.98	343.44
56	104.49	127.98	159.57	203.31	237.33	258.39	284.31	304.56	360.44
57	109.35	134.46	167.67	213.84	249.48	272.16	298.88	319.95	378.27
58	115.83	141.75	177.39	225.99	263.25	286.74	315.08	337.76	397.71
59	121.50	149.85	187.11	238.14	277.83	302.94	332.10	355.59	417.96
60	127.98	157.95	196.83	251.91	293.22	319.14	349.92	375.03	439.02
61	135.27	166.05	208.17	265.68	309.42	336.96	369.36	395.28	461.70
62	142.56	175.77	219.51	280.26	326.43	355.59	388.80	416.34	485.19
63	150.66	186.30	233.28	298.08	346.68	378.27	413.91	442.26	514.35
64	160.38	197.64	247.86	317.52	369.36	402.56	439.83	469.80	545.12
65	170.10	210.60	264.06	337.76	392.84	428.48	468.18	499.76	577.52
66	180.63	223.56	280.26	358.83	417.96	455.22	497.34	531.36	612.35
67	191.16	237.33	298.08	382.32	444.68	484.38	528.92	564.56	649.62
68	204.93	254.34	320.76	411.48	478.71	521.64	569.43	607.50	696.59
69	219.51	272.96	345.06	442.26	515.96	562.14	612.35	652.86	746.82
70	235.71	293.22	370.98	476.28	555.66	605.07	659.34	702.27	801.08
71	252.72	315.08	398.52	512.72	597.78	652.04	709.55	755.72	859.40
72	270.54	337.76	428.48	551.60	643.95	701.46	763.83	813.23	921.78
73	289.98	362.07	459.27	592.11	690.11	751.67	816.47	868.31	980.10
74	310.23	387.99	492.48	634.23	739.52	805.14	873.99	926.63	1,042.46
75	331.28	414.72	527.31	680.39	792.99	862.64	934.74	989.82	1,108.07
76	354.78	444.68	565.38	729.80	849.68	924.20	1,000.34	1,057.04	1,177.74
77	379.88	476.28	605.87	782.46	911.24	990.62	1,070.00	1,129.14	1,252.26
78	409.86	514.35	656.10	847.26	985.76	1,070.00	1,154.24	1,214.18	1,341.35
79	441.44	555.66	709.55	917.72	1,066.76	1,156.67	1,244.96	1,305.71	1,437.74
80	476.28	600.20	767.87	993.86	1,155.06	1,249.82	1,342.97	1,403.72	1,540.61
81	513.54	647.99	830.24	1,076.48	1,249.82	1,351.07	1,448.27	1,509.83	1,650.77
82	553.23	699.83	899.10	1,165.58	1,352.69	1,459.61	1,562.47	1,624.03	1,769.03
83	579.15	733.86	942.83	1,223.10	1,415.87	1,523.59	1,625.66	1,683.17	1,829.78
84	605.87	768.68	989.00	1,283.03	1,482.29	1,589.21	1,691.27	1,743.91	1,892.95
85	634.23	805.14	1,036.79	1,346.21	1,551.14	1,658.06	1,759.31	1,807.10	1,957.75
86	663.39	844.02	1,087.82	1,412.63	1,624.03	1,730.15	1,830.58	1,872.70	2,025.79
87	694.16	884.51	1,140.47	1,481.47	1,700.18	1,805.47	1,904.30	1,940.74	2,095.46
88	726.56	926.63	1,196.36	1,554.38	1,779.55	1,884.05	1,981.25	2,011.22	2,167.54
89	763.02	974.42	1,259.54	1,636.19	1,868.66	1,970.71	2,066.30	2,088.98	2,246.93

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$35.02	$41.12	$49.49	$62.32	$72.34	$78.50	$87.73	$95.64	$118.96
35-39	42.63	51.79	62.43	79.26	92.34	101.57	112.35	122.86	150.85
40-44	54.07	64.72	79.95	101.57	119.28	130.05	143.90	157.08	190.51
45-49	67.01	81.47	100.49	129.27	150.82	164.68	182.37	198.28	238.73
50	74.62	91.36	113.44	145.43	169.29	185.44	204.70	221.62	265.94
51	77.66	95.18	118.02	151.59	176.21	192.38	212.38	230.17	275.27
52	80.70	98.98	122.58	157.74	183.91	200.07	220.85	239.50	286.15
53	84.52	103.55	128.67	165.45	193.14	210.85	232.39	251.93	300.15
54	89.08	108.88	135.53	174.67	203.15	221.62	243.93	264.38	314.15
55	93.65	114.97	142.38	183.15	213.93	233.16	257.02	278.38	329.69
56	98.21	120.30	150.00	193.14	225.46	245.47	270.10	292.38	346.03
57	102.80	126.39	157.61	203.15	237.01	258.55	283.94	307.15	363.14
58	108.88	133.25	166.74	214.69	250.08	272.41	299.33	324.26	381.80
59	114.21	140.87	175.89	226.24	263.94	287.80	315.50	341.36	401.24
60	120.30	148.48	185.02	239.32	278.56	303.18	332.42	360.02	421.46
61	127.16	156.10	195.67	252.39	293.95	320.11	350.89	379.46	443.23
62	134.01	165.23	206.34	266.26	310.11	337.81	369.36	399.68	465.77
63	141.62	175.12	219.29	283.18	329.34	359.35	393.21	424.57	493.77
64	150.76	185.78	232.98	301.64	350.89	382.44	417.84	451.00	523.32
65	159.89	197.97	248.21	320.88	373.20	407.06	444.77	479.78	554.42
66	169.79	210.14	263.44	340.88	397.05	432.47	472.48	510.10	587.86
67	179.68	223.09	280.20	363.20	422.45	460.16	502.48	541.99	623.63
68	192.63	239.08	301.51	390.90	454.77	495.55	540.96	583.20	668.73
69	206.34	256.59	324.35	420.15	490.16	534.04	581.73	626.74	716.95
70	221.57	275.62	348.73	452.46	527.88	574.82	626.37	674.18	769.04
71	237.55	296.18	374.60	487.09	567.89	619.43	674.08	725.49	825.03
72	254.31	317.51	402.77	524.02	611.75	666.39	725.63	780.70	884.89
73	272.58	340.35	431.71	562.50	655.61	714.09	775.65	833.59	940.89
74	291.61	364.70	462.93	602.51	702.54	764.88	830.28	889.56	1,000.77
75	311.41	389.83	495.67	646.38	753.34	819.51	888.00	950.23	1,063.75
76	333.50	418.00	531.45	693.31	807.20	877.99	950.33	1,014.76	1,130.62
77	357.08	447.71	569.53	743.34	865.67	941.10	1,016.50	1,083.96	1,202.16
78	385.26	483.50	616.73	804.90	936.47	1,016.50	1,096.53	1,165.60	1,287.70
79	414.97	522.31	666.98	871.84	1,013.42	1,098.84	1,182.71	1,253.49	1,380.23
80	447.71	564.20	721.80	944.17	1,097.30	1,187.34	1,275.83	1,347.57	1,478.99
81	482.72	609.11	780.44	1,022.65	1,187.34	1,283.52	1,375.85	1,449.44	1,584.73
82	520.03	657.85	845.14	1,107.31	1,285.06	1,386.63	1,484.35	1,559.07	1,698.26
83	544.40	689.82	886.27	1,161.94	1,345.08	1,447.42	1,544.38	1,615.83	1,756.58
84	569.53	722.56	929.66	1,218.87	1,408.18	1,509.75	1,606.70	1,674.15	1,817.24
85	596.17	756.83	974.59	1,278.91	1,473.59	1,575.16	1,671.34	1,734.81	1,879.45
86	623.58	793.37	1,022.56	1,341.99	1,542.83	1,643.64	1,739.06	1,797.80	1,944.77
87	652.51	831.44	1,072.05	1,407.40	1,615.18	1,715.20	1,809.08	1,863.12	2,011.64
88	682.97	871.04	1,124.58	1,476.66	1,690.58	1,789.85	1,882.18	1,930.76	2,080.85
89	717.22	915.95	1,183.98	1,554.38	1,775.22	1,872.17	1,962.99	2,005.41	2,157.04

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$32.41	$38.05	$45.81	$58.40	$67.76	$73.54	$82.18	$90.66	$112.78
35-39	39.47	47.92	57.78	74.26	86.51	95.15	105.25	116.46	143.01
40-44	50.03	59.89	73.98	95.15	111.73	121.84	134.81	148.90	180.59
45-49	62.02	75.40	93.02	121.11	141.29	154.26	170.85	187.96	226.29
50	69.05	84.57	105.01	136.25	158.60	173.74	191.76	210.06	252.09
51	71.88	88.08	109.23	142.01	165.10	180.23	198.97	218.18	260.93
52	74.69	91.61	113.45	147.78	172.30	187.43	206.90	227.02	271.24
53	78.22	95.85	119.09	154.98	180.94	197.52	217.71	238.82	284.52
54	82.44	100.78	125.43	163.65	190.32	207.62	228.52	250.61	297.78
55	86.68	106.41	131.78	171.58	200.41	218.43	240.77	263.88	312.52
56	90.92	111.34	138.82	180.94	211.22	229.96	253.02	277.15	328.00
57	95.14	116.98	145.88	190.32	222.04	242.21	266.02	291.16	344.22
58	100.78	123.33	154.33	201.13	234.29	255.19	280.44	307.37	361.92
59	105.71	130.36	162.78	211.94	247.27	269.61	295.58	323.58	380.34
60	111.34	137.42	171.25	224.19	260.97	284.03	311.42	341.28	399.50
61	117.69	144.46	181.10	236.46	275.39	299.89	328.72	359.69	420.15
62	124.04	152.91	190.96	249.43	290.52	316.47	346.03	378.87	441.52
63	131.07	162.09	202.95	265.30	308.55	336.66	368.38	402.44	468.06
64	139.53	171.94	215.64	282.59	328.72	358.28	391.45	427.51	496.06
65	147.99	183.22	229.73	300.61	349.63	381.36	416.68	454.79	525.55
66	157.16	194.50	243.83	319.36	371.98	405.15	442.62	483.54	557.24
67	166.32	206.47	259.33	340.25	395.78	431.09	470.73	513.76	591.15
68	178.29	221.28	279.06	366.22	426.04	464.25	506.79	552.82	633.90
69	190.96	237.48	300.19	393.61	459.20	500.30	544.99	594.09	679.60
70	205.06	255.11	322.74	423.89	494.54	538.51	586.81	639.06	728.98
71	219.86	274.13	346.71	456.32	532.02	580.33	631.50	687.71	782.06
72	235.37	293.86	372.79	490.93	573.10	624.30	679.81	740.04	838.81
73	252.28	315.00	399.56	526.97	614.20	668.99	726.67	790.17	891.89
74	269.90	337.55	428.46	564.46	658.17	716.57	777.84	843.23	948.64
75	288.23	360.80	458.76	605.55	705.76	767.75	831.91	900.72	1,008.34
76	308.65	386.89	491.88	649.52	756.22	822.54	890.31	961.90	1,071.74
77	330.51	414.37	527.11	696.39	811.01	881.65	952.30	1,027.52	1,139.54
78	356.57	447.49	570.81	754.06	877.32	952.30	1,027.28	1,104.91	1,220.63
79	384.05	483.42	617.32	816.77	949.41	1,029.44	1,108.02	1,188.20	1,308.35
80	414.37	522.18	668.06	884.55	1,028.00	1,112.35	1,195.24	1,277.39	1,401.95
81	446.78	563.76	722.31	958.07	1,112.35	1,202.46	1,288.96	1,373.94	1,502.20
82	481.32	608.85	782.22	1,037.37	1,203.90	1,299.05	1,390.61	1,477.87	1,609.81
83	503.86	638.45	820.26	1,088.55	1,260.13	1,356.00	1,446.84	1,531.68	1,665.10
84	527.11	668.77	860.44	1,141.90	1,319.25	1,414.40	1,505.23	1,586.96	1,722.59
85	551.78	700.47	902.01	1,198.12	1,380.51	1,475.67	1,565.78	1,644.47	1,781.56
86	577.14	734.30	946.41	1,257.24	1,445.40	1,539.83	1,629.22	1,704.17	1,843.47
87	603.91	769.52	992.22	1,318.53	1,513.15	1,606.88	1,694.81	1,766.08	1,906.86
88	632.10	806.16	1,040.83	1,383.39	1,583.80	1,676.80	1,763.31	1,830.20	1,972.47
89	663.82	847.75	1,095.80	1,456.21	1,663.11	1,753.93	1,839.00	1,900.97	2,044.71

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$30.93	$36.31	$43.69	$55.77	$64.72	$70.23	$78.50	$87.68	$109.06
35-39	37.65	45.71	55.12	70.91	82.62	90.88	100.53	112.61	138.29
40-44	47.73	57.14	70.59	90.88	106.71	116.36	128.75	143.99	174.63
45-49	59.16	71.94	88.74	115.67	134.94	147.35	163.18	181.77	218.83
50	65.89	80.67	100.18	130.13	151.47	165.93	183.15	203.15	243.78
51	68.57	84.03	104.21	135.64	157.67	172.13	190.02	210.98	252.34
52	71.27	87.40	108.25	141.14	164.55	179.01	197.59	219.53	262.31
53	74.62	91.43	113.62	148.02	172.81	188.66	207.94	230.95	275.14
54	78.65	96.14	119.67	156.28	181.77	198.28	218.26	242.35	287.98
55	82.69	101.52	125.73	163.86	191.41	208.61	229.96	255.17	302.23
56	86.73	106.23	132.45	172.81	201.73	219.63	241.66	268.00	317.19
57	90.76	111.60	139.18	181.77	212.06	231.34	254.06	281.55	332.88
58	96.14	117.65	147.23	192.09	223.77	243.74	267.83	297.24	349.97
59	100.85	124.37	155.30	202.43	236.15	257.51	282.29	312.92	367.80
60	106.23	131.10	163.37	214.12	249.24	271.27	297.43	330.02	386.34
61	112.28	137.81	172.78	225.83	263.02	286.42	313.95	347.84	406.29
62	118.32	145.89	182.19	238.23	277.46	302.24	330.48	366.38	426.97
63	125.05	154.64	193.61	253.36	294.67	321.52	351.82	389.18	452.63
64	133.12	164.05	205.72	269.89	313.95	342.18	373.85	413.42	479.71
65	141.18	174.79	219.17	287.10	333.92	364.22	397.96	439.80	508.22
66	149.92	185.55	232.61	305.00	355.26	386.94	422.75	467.59	538.87
67	158.66	196.97	247.41	324.97	377.99	411.73	449.59	496.82	571.66
68	170.08	211.10	266.22	349.75	406.89	443.39	484.01	534.60	613.00
69	182.19	226.56	286.39	375.92	438.57	477.83	520.50	574.51	657.20
70	195.63	243.37	307.92	404.83	472.32	514.30	560.44	617.99	704.96
71	209.76	261.52	330.77	435.83	508.12	554.24	603.13	665.03	756.27
72	224.54	280.35	355.64	468.87	547.35	596.24	649.25	715.65	811.16
73	240.69	300.52	381.19	503.29	586.60	638.92	694.00	764.12	862.48
74	257.49	322.02	408.75	539.09	628.60	684.38	742.88	815.45	917.37
75	274.97	344.22	437.66	578.34	674.03	733.25	794.54	871.04	975.10
76	294.47	369.10	469.26	620.34	722.23	785.58	850.29	930.20	1,036.41
77	315.31	395.31	502.87	665.09	774.56	842.02	909.51	993.65	1,101.97
78	340.19	426.91	544.57	720.17	837.90	909.51	981.11	1,068.48	1,180.39
79	366.40	461.20	588.92	780.07	906.76	983.17	1,058.22	1,149.02	1,265.21
80	395.31	498.17	637.34	844.78	981.80	1,062.34	1,141.53	1,235.27	1,355.74
81	426.24	537.84	689.10	915.01	1,062.34	1,148.41	1,231.03	1,328.65	1,452.68
82	459.18	580.87	746.25	990.74	1,149.80	1,240.67	1,328.11	1,429.16	1,556.75
83	480.69	609.10	782.56	1,039.64	1,203.49	1,295.06	1,381.80	1,481.18	1,610.21
84	502.87	638.01	820.88	1,090.57	1,259.96	1,350.83	1,437.58	1,534.65	1,665.80
85	526.40	668.26	860.53	1,144.29	1,318.46	1,409.34	1,495.41	1,590.24	1,722.83
86	550.60	700.52	902.89	1,200.73	1,380.44	1,470.62	1,555.99	1,647.98	1,782.69
87	576.16	734.15	946.58	1,259.26	1,445.15	1,534.66	1,618.64	1,707.85	1,844.00
88	603.05	769.11	992.98	1,321.22	1,512.63	1,601.44	1,684.07	1,769.87	1,907.43
89	633.30	808.77	1,045.42	1,390.76	1,588.35	1,675.11	1,756.35	1,838.30	1,977.30

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$28.69	$33.68	$40.55	$52.48	$60.92	$66.10	$73.88	$82.69	$102.85
35-39	34.93	42.41	51.15	66.74	77.76	85.54	94.60	106.23	130.43
40-44	44.28	53.02	65.49	85.54	100.44	109.52	121.18	135.80	164.70
45-49	54.88	66.73	82.33	108.86	127.00	138.68	153.58	171.43	206.40
50	61.12	74.85	92.93	122.48	142.56	156.16	172.36	191.61	229.92
51	63.62	77.97	96.66	127.66	148.40	162.00	178.84	198.99	237.99
52	66.11	81.09	100.41	132.84	154.88	168.48	185.98	207.06	247.41
53	69.23	84.83	105.40	139.32	162.64	177.55	195.70	217.83	259.50
54	72.97	89.19	111.01	147.10	171.07	186.62	205.42	228.58	271.61
55	76.71	94.18	116.63	154.22	180.14	196.34	216.43	240.69	285.06
56	80.45	98.54	122.87	162.64	189.86	206.71	227.44	252.77	299.17
57	84.20	103.54	129.10	171.07	199.58	217.72	239.11	265.56	313.97
58	89.19	109.14	136.59	180.79	210.60	229.39	252.07	280.35	330.10
59	93.57	115.38	144.08	190.51	222.26	242.35	265.68	295.13	346.90
60	98.54	121.61	151.56	201.52	234.58	255.31	279.94	311.28	364.38
61	104.15	127.86	160.29	212.54	247.54	269.56	295.48	328.08	383.21
62	109.78	135.35	169.02	224.20	261.14	284.47	311.04	345.55	402.69
63	116.01	143.45	179.63	238.46	277.34	302.62	331.12	367.08	426.91
64	123.49	152.18	190.85	254.02	295.48	322.06	351.86	389.93	452.45
65	130.98	162.16	203.32	270.22	314.28	342.79	374.54	414.80	479.34
66	139.08	172.14	215.80	287.06	334.36	364.18	397.87	441.02	508.25
67	147.20	182.75	229.53	305.86	355.75	387.50	423.14	468.59	539.18
68	157.80	195.84	246.99	329.18	382.96	417.31	455.54	504.22	578.18
69	169.02	210.18	265.69	353.80	412.77	449.71	489.88	541.87	619.85
70	181.49	225.78	285.65	381.02	444.52	484.05	527.47	582.89	664.90
71	194.59	242.62	306.86	410.18	478.22	521.64	567.64	627.25	713.31
72	208.32	260.08	329.93	441.28	515.16	561.16	611.06	674.99	765.08
73	223.27	278.79	353.63	473.68	552.09	601.34	653.18	720.70	813.48
74	238.87	298.75	379.21	507.38	591.62	644.11	699.19	769.11	865.25
75	255.09	319.33	406.03	544.32	634.39	690.11	747.79	821.53	919.69
76	273.17	342.41	435.33	583.84	679.75	739.36	800.27	877.35	977.51
77	292.51	366.74	466.52	625.96	728.99	792.50	856.00	937.18	1,039.37
78	315.59	396.04	505.20	677.80	788.61	856.00	923.39	1,007.76	1,113.32
79	339.91	427.85	546.37	734.18	853.41	925.33	995.97	1,083.74	1,193.32
80	366.74	462.15	591.27	795.09	924.04	999.85	1,074.37	1,165.08	1,278.70
81	395.43	498.96	639.29	861.19	999.85	1,080.85	1,158.61	1,253.16	1,370.14
82	425.99	538.87	692.31	932.47	1,082.15	1,167.69	1,249.99	1,347.95	1,468.30
83	445.94	565.06	725.97	978.47	1,132.69	1,218.87	1,300.53	1,397.03	1,518.71
84	466.52	591.89	761.52	1,026.43	1,185.83	1,271.37	1,353.01	1,447.44	1,571.15
85	488.35	619.96	798.33	1,076.97	1,240.91	1,326.45	1,407.45	1,499.89	1,624.94
86	510.81	649.89	837.63	1,130.11	1,299.23	1,384.11	1,464.47	1,554.35	1,681.42
87	534.51	681.07	878.16	1,185.19	1,360.15	1,444.38	1,523.43	1,610.81	1,739.23
88	559.46	713.50	921.20	1,243.51	1,423.65	1,507.23	1,584.99	1,669.31	1,799.06
89	587.53	750.30	969.84	1,308.95	1,494.93	1,576.57	1,653.03	1,733.84	1,864.95

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$36.86	$45.94	$53.30	$57.83	$64.64	$74.73	$92.94
35-39	n/a	n/a	46.49	58.41	68.04	74.85	82.78	95.99	117.86
40-44	n/a	n/a	59.54	74.85	87.89	95.82	106.04	122.73	148.83
45-49	n/a	n/a	74.85	95.26	111.13	121.34	134.39	154.92	186.50
50	n/a	n/a	84.49	107.17	124.74	136.66	150.82	173.14	207.77
51	n/a	n/a	87.89	111.71	129.85	141.75	156.49	179.82	215.06
52	n/a	n/a	91.30	116.25	135.52	147.42	162.74	187.11	223.56
53	n/a	n/a	95.82	121.91	142.32	155.36	171.23	196.83	234.50
54	n/a	n/a	100.93	128.72	149.68	163.30	179.75	206.55	245.43
55	n/a	n/a	106.04	134.94	157.62	171.81	189.38	217.49	257.58
56	n/a	n/a	111.71	142.32	166.13	180.88	199.02	228.42	270.34
57	n/a	n/a	117.38	149.68	174.63	190.51	209.22	239.97	283.70
58	n/a	n/a	124.18	158.20	184.29	200.71	220.57	253.32	298.28
59	n/a	n/a	130.98	166.70	194.49	212.06	232.47	266.69	313.47
60	n/a	n/a	137.79	176.34	205.25	223.39	244.94	281.28	329.27
61	n/a	n/a	145.72	185.98	216.59	235.87	258.55	296.46	346.28
62	n/a	n/a	153.66	196.18	228.51	248.92	272.16	312.26	363.89
63	n/a	n/a	163.30	208.66	242.67	264.79	289.74	331.70	385.76
64	n/a	n/a	173.50	222.26	258.55	281.80	307.88	352.35	408.84
65	n/a	n/a	184.84	236.44	275.00	299.94	327.73	374.82	433.14
66	n/a	n/a	196.18	251.19	292.57	318.65	348.14	398.52	459.27
67	n/a	n/a	208.66	267.62	311.29	339.06	370.25	423.42	487.22
68	n/a	n/a	224.53	288.03	335.10	365.15	398.60	455.63	522.44
69	n/a	n/a	241.54	309.58	361.19	393.50	428.65	489.65	560.12
70	n/a	n/a	259.69	333.39	388.96	423.55	461.54	526.70	600.81
71	n/a	n/a	278.96	358.92	418.45	456.44	496.69	566.79	644.55
72	n/a	n/a	299.94	386.13	450.77	491.01	534.68	609.92	691.34
73	n/a	n/a	321.50	414.48	483.08	526.17	571.53	651.23	735.08
74	n/a	n/a	344.74	443.96	517.68	563.59	611.80	694.98	781.85
75	n/a	n/a	369.12	476.28	555.09	603.86	654.31	742.37	831.06
76	n/a	n/a	395.77	510.87	594.78	646.95	700.25	792.78	883.30
77	n/a	n/a	424.11	547.72	637.88	693.44	749.01	846.85	939.20
78	n/a	n/a	459.27	593.08	690.04	749.01	807.98	910.64	1,006.02
79	n/a	n/a	496.69	642.41	746.74	809.67	871.48	979.28	1,078.31
80	n/a	n/a	537.51	695.71	808.53	874.88	940.08	1,052.78	1,155.46
81	n/a	n/a	581.18	753.54	874.88	945.74	1,013.78	1,132.38	1,238.08
82	n/a	n/a	629.36	815.92	946.88	1,021.73	1,093.74	1,218.02	1,326.77
83	n/a	n/a	659.98	856.16	991.10	1,066.53	1,137.97	1,262.38	1,372.33
84	n/a	n/a	692.31	898.12	1,037.60	1,112.45	1,183.89	1,307.93	1,419.71
85	n/a	n/a	725.75	942.34	1,085.81	1,160.65	1,231.52	1,355.32	1,468.31
86	n/a	n/a	761.48	988.84	1,136.84	1,211.11	1,281.41	1,404.53	1,519.34
87	n/a	n/a	798.33	1,037.04	1,190.13	1,263.84	1,333.01	1,455.56	1,571.59
88	n/a	n/a	837.46	1,088.07	1,245.70	1,318.83	1,386.87	1,508.41	1,625.66
89	n/a	n/a	881.69	1,145.34	1,308.07	1,379.51	1,446.41	1,566.73	1,685.20

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$32.40	$38.07	$44.55	$55.08	$63.18	$68.85	$76.14	$81.81	$101.25
35-39	38.88	46.17	55.08	68.85	79.38	86.67	95.58	102.87	126.36
40-44	46.99	56.70	68.85	86.67	100.44	110.16	121.50	130.41	157.95
45-49	59.13	71.28	87.48	110.16	127.98	139.32	153.90	165.24	200.07
50	66.42	80.19	98.82	124.74	144.99	157.95	174.15	187.11	224.37
51	68.85	83.43	102.87	129.60	151.47	164.43	181.44	194.40	232.47
52	71.28	86.67	106.92	135.27	157.95	171.72	188.73	202.50	242.19
53	75.33	91.53	113.40	143.37	166.86	181.44	200.07	213.84	255.15
54	79.38	96.39	119.88	151.47	175.77	191.97	211.41	225.99	268.92
55	83.43	102.06	126.36	160.38	186.30	202.50	222.75	238.95	283.50
56	88.29	107.73	133.65	169.29	196.83	214.65	235.71	251.91	298.08
57	93.15	114.21	140.94	179.01	208.17	226.80	248.67	266.49	314.28
58	98.82	120.69	149.85	190.35	221.13	240.57	264.06	281.88	332.10
59	104.49	127.98	158.76	201.69	234.09	255.15	279.44	298.88	350.72
60	110.16	135.27	168.48	213.84	248.67	270.54	296.46	316.71	370.98
61	116.64	143.37	178.20	226.80	263.25	286.74	314.28	335.34	392.04
62	123.93	152.28	189.54	240.57	279.44	303.75	332.91	355.59	413.91
63	132.03	162.00	202.50	257.58	298.88	325.62	355.59	379.88	441.44
64	140.94	173.34	216.27	275.40	319.95	348.30	380.70	405.80	470.60
65	149.85	185.49	231.66	294.84	342.63	372.60	406.62	434.16	501.39
66	160.38	197.64	247.86	315.90	366.92	398.52	434.96	464.12	534.60
67	170.91	211.41	264.87	337.76	392.84	426.87	465.75	495.72	570.24
68	183.87	227.61	285.92	365.31	425.24	462.51	503.82	536.22	614.79
69	198.45	246.24	309.42	396.08	460.08	500.58	545.12	580.76	663.39
70	213.84	265.68	334.52	428.48	498.96	542.70	590.48	628.55	716.03
71	230.85	286.74	362.07	464.12	540.27	588.06	639.08	679.59	772.74
72	248.67	309.42	391.23	502.20	584.82	636.66	691.74	735.47	833.48
73	267.30	332.91	421.20	541.08	630.18	685.26	743.58	788.94	890.19
74	286.74	358.02	453.60	583.20	677.96	737.10	799.47	846.44	950.94
75	308.60	385.56	488.43	627.75	730.62	793.79	859.40	908.82	1,015.74
76	331.28	414.72	525.68	676.35	786.51	854.55	923.39	974.42	1,085.39
77	356.40	446.31	566.19	728.99	847.26	919.35	992.24	1,045.70	1,159.10
78	385.56	483.56	614.79	792.99	920.15	997.91	1,074.86	1,129.94	1,247.39
79	417.96	524.88	668.24	861.83	1,000.34	1,082.96	1,164.78	1,219.86	1,342.97
80	451.98	568.62	725.75	937.16	1,087.02	1,175.30	1,261.97	1,317.86	1,445.03
81	489.24	617.22	788.94	1,019.78	1,181.78	1,275.74	1,367.27	1,423.97	1,555.99
82	529.74	669.06	856.98	1,108.88	1,283.84	1,384.28	1,480.67	1,537.37	1,674.26
83	556.47	703.88	902.34	1,167.20	1,349.45	1,449.89	1,546.27	1,599.74	1,739.06
84	584.00	740.34	950.12	1,229.58	1,417.49	1,518.74	1,615.13	1,664.54	1,805.47
85	613.98	778.40	999.54	1,294.37	1,489.58	1,590.83	1,686.41	1,730.95	1,875.14
86	643.95	818.10	1,052.18	1,363.22	1,564.91	1,665.35	1,760.93	1,800.62	1,947.22
87	676.35	860.22	1,108.07	1,435.31	1,644.29	1,744.73	1,839.50	1,873.51	2,022.55
88	710.36	904.76	1,166.39	1,511.45	1,727.71	1,827.34	1,920.50	1,948.85	2,100.31
89	746.00	951.74	1,227.95	1,591.63	1,815.19	1,913.21	2,005.54	2,027.42	2,180.50

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$30.46	$35.79	$41.88	$52.33	$60.03	$65.40	$72.34	$78.54	$97.20
35-39	36.56	43.40	51.79	65.40	75.41	82.34	90.81	98.76	121.31
40-44	44.17	53.30	64.72	82.34	95.42	104.65	115.43	125.19	151.64
45-49	55.58	67.01	82.23	104.65	121.59	132.35	146.21	158.63	192.07
50	62.43	75.37	92.88	118.50	137.75	150.05	165.45	179.63	215.40
51	64.72	78.42	96.70	123.12	143.90	156.21	172.36	186.62	223.18
52	67.01	81.47	100.49	128.51	150.05	163.13	179.29	194.40	232.49
53	70.81	86.04	106.59	136.20	158.52	172.36	190.07	205.29	244.94
54	74.62	90.60	112.69	143.90	166.97	182.37	200.83	216.95	258.17
55	78.42	95.93	118.78	152.37	176.99	192.38	211.61	229.39	272.16
56	82.98	101.27	125.64	160.82	186.99	203.91	223.93	241.83	286.15
57	87.57	107.37	132.49	170.05	197.76	215.46	236.23	255.83	301.70
58	92.88	113.44	140.87	180.84	210.06	228.53	250.86	270.60	318.82
59	98.21	120.30	149.24	191.61	222.38	242.40	265.47	286.93	336.70
60	103.55	127.16	158.38	203.15	236.23	257.02	281.64	304.04	356.14
61	109.65	134.77	167.51	215.46	250.08	272.41	298.57	321.92	376.35
62	116.50	143.15	178.17	228.53	265.47	288.56	316.26	341.36	397.35
63	124.10	152.28	190.35	244.71	283.94	309.35	337.81	364.69	423.79
64	132.49	162.94	203.29	261.63	303.96	330.89	361.67	389.58	451.79
65	140.87	174.36	217.75	280.10	325.50	353.96	386.30	416.79	481.33
66	150.76	185.78	232.98	300.11	348.58	378.59	413.21	445.56	513.21
67	160.66	198.73	248.98	320.88	373.20	405.53	442.46	475.89	547.42
68	172.84	213.96	268.78	347.05	403.98	439.38	478.63	514.77	590.19
69	186.54	231.47	290.84	376.28	437.07	475.56	517.86	557.54	636.85
70	201.01	249.74	314.45	407.06	474.01	515.57	560.96	603.42	687.39
71	217.00	269.54	340.35	440.92	513.26	558.66	607.13	652.40	741.82
72	233.75	290.84	367.75	477.08	555.58	604.83	657.16	706.05	800.14
73	251.26	312.94	395.92	514.02	598.68	650.99	706.40	757.37	854.57
74	269.54	336.53	426.38	554.04	644.07	700.25	759.50	812.59	912.89
75	290.09	362.42	459.12	596.36	694.10	754.11	816.43	872.47	975.10
76	311.41	389.83	494.14	642.53	747.18	811.82	877.23	935.44	1,041.97
77	335.02	419.53	532.21	692.55	804.90	873.37	942.62	1,003.88	1,112.74
78	362.42	454.56	577.89	753.34	874.15	948.01	1,021.13	1,084.75	1,197.49
79	392.88	493.39	628.16	818.74	950.33	1,028.81	1,106.54	1,171.06	1,289.25
80	424.86	534.50	682.21	890.31	1,032.67	1,116.54	1,198.88	1,265.15	1,387.22
81	459.88	580.17	741.60	968.80	1,122.70	1,211.96	1,298.90	1,367.01	1,493.76
82	497.95	628.90	805.56	1,053.44	1,219.65	1,315.06	1,406.64	1,475.87	1,607.29
83	523.08	661.64	848.20	1,108.83	1,281.98	1,377.40	1,468.96	1,535.75	1,669.50
84	548.97	695.92	893.11	1,168.10	1,346.62	1,442.80	1,534.37	1,597.95	1,733.25
85	577.14	731.70	939.56	1,229.66	1,415.10	1,511.29	1,602.10	1,661.72	1,800.13
86	605.32	769.01	989.04	1,295.06	1,486.66	1,582.08	1,672.88	1,728.59	1,869.33
87	635.78	808.60	1,041.59	1,363.54	1,562.08	1,657.49	1,747.52	1,798.57	1,941.66
88	667.74	850.48	1,096.41	1,435.89	1,641.32	1,735.98	1,824.48	1,870.89	2,016.30
89	701.25	894.65	1,154.27	1,512.05	1,724.43	1,817.55	1,905.27	1,946.31	2,093.28

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$28.19	$33.12	$38.76	$49.03	$56.22	$61.28	$67.76	$74.44	$92.14
35-39	33.83	40.16	47.92	61.28	70.65	77.14	85.07	93.61	114.99
40-44	40.87	49.34	59.89	77.14	89.40	98.04	108.14	118.67	143.74
45-49	51.45	62.02	76.11	98.04	113.90	123.99	136.97	150.37	182.06
50	57.78	69.76	85.97	111.01	129.04	140.57	154.98	170.28	204.17
51	59.89	72.59	89.50	115.34	134.81	146.34	161.49	176.90	211.54
52	62.02	75.40	93.02	120.39	140.57	152.82	167.97	184.29	220.39
53	65.54	79.62	98.66	127.59	148.50	161.49	178.07	194.59	232.19
54	69.05	83.86	104.30	134.81	156.44	170.85	188.16	205.65	244.72
55	72.59	88.79	109.94	142.73	165.82	180.23	198.24	217.45	257.99
56	76.82	93.72	116.27	150.68	175.18	191.04	209.77	229.24	271.24
57	81.04	99.36	122.62	159.32	185.27	201.85	221.32	242.50	285.99
58	85.97	105.01	130.36	169.41	196.80	214.10	235.01	256.50	302.21
59	90.92	111.34	138.13	179.51	208.34	227.08	248.71	271.98	319.16
60	95.85	117.69	146.58	190.32	221.32	240.77	263.86	288.22	337.59
61	101.48	124.72	155.03	201.85	234.29	255.19	279.72	305.16	356.75
62	107.81	132.49	164.90	214.10	248.71	270.34	296.28	323.58	376.67
63	114.87	140.94	176.18	229.24	266.02	289.80	316.47	345.70	401.71
64	122.62	150.81	188.16	245.10	284.75	309.99	338.82	369.28	428.25
65	130.36	161.38	201.54	262.41	304.94	331.61	361.90	395.08	456.26
66	139.53	171.94	215.64	281.16	326.56	354.67	387.12	422.36	486.49
67	148.69	183.93	230.43	300.61	349.63	379.92	414.51	451.11	518.91
68	159.97	198.02	248.76	325.12	378.48	411.63	448.39	487.96	559.46
69	172.65	214.22	269.20	352.52	409.47	445.51	485.16	528.50	603.68
70	186.03	231.14	291.04	381.36	444.07	483.01	525.54	571.99	651.58
71	200.83	249.47	315.00	413.07	480.85	523.37	568.80	618.42	703.19
72	216.35	269.20	340.37	446.95	520.49	566.62	615.64	669.28	758.46
73	232.56	289.62	366.44	481.57	560.85	609.88	661.78	717.93	810.07
74	249.47	311.48	394.63	519.04	603.39	656.02	711.53	770.26	865.36
75	268.49	335.44	424.94	558.69	650.25	706.48	764.87	827.02	924.32
76	288.23	360.80	457.35	601.95	699.99	760.54	821.82	886.73	987.70
77	310.07	388.28	492.57	648.80	754.06	818.21	883.09	951.59	1,054.79
78	335.44	420.69	534.86	705.76	818.93	888.13	956.63	1,028.25	1,135.13
79	363.63	456.64	581.37	767.03	890.31	963.83	1,036.65	1,110.06	1,222.10
80	393.21	494.70	631.41	834.07	967.44	1,046.01	1,123.15	1,199.25	1,314.97
81	425.63	536.98	686.37	907.61	1,051.78	1,135.41	1,216.88	1,295.81	1,415.96
82	460.87	582.07	745.56	986.92	1,142.62	1,232.02	1,317.80	1,399.00	1,523.57
83	484.13	612.39	785.03	1,038.81	1,201.02	1,290.40	1,376.19	1,455.76	1,582.54
84	508.09	644.09	826.61	1,094.31	1,261.57	1,351.67	1,437.46	1,514.74	1,642.97
85	534.16	677.21	869.59	1,151.99	1,325.73	1,415.84	1,500.90	1,575.17	1,706.37
86	560.23	711.75	915.40	1,213.27	1,392.76	1,482.15	1,567.22	1,638.55	1,771.97
87	588.42	748.39	964.03	1,277.42	1,463.42	1,552.80	1,637.15	1,704.90	1,840.52
88	618.01	787.14	1,014.76	1,345.19	1,537.67	1,626.34	1,709.23	1,773.44	1,911.29
89	649.03	828.01	1,068.32	1,416.56	1,615.52	1,702.75	1,784.93	1,844.94	1,984.26

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.89	$31.60	$36.98	$46.82	$53.71	$58.53	$64.72	$71.99	$89.10
35-39	32.27	38.32	45.71	58.53	67.48	73.67	81.25	90.52	111.20
40-44	39.00	47.07	57.14	73.67	85.37	93.63	103.29	114.75	138.99
45-49	49.07	59.16	72.61	93.63	108.78	118.42	130.82	145.42	176.06
50	55.12	66.56	82.01	106.04	123.24	134.26	148.02	164.65	197.44
51	57.14	69.25	85.38	110.16	128.75	139.77	154.22	171.07	204.58
52	59.16	71.94	88.74	114.97	134.26	145.96	160.43	178.20	213.13
53	62.52	75.96	94.12	121.86	141.84	154.22	170.05	188.18	224.53
54	65.89	80.00	99.50	128.75	149.41	163.18	179.70	198.87	236.65
55	69.25	84.71	104.87	136.33	158.37	172.13	189.34	210.27	249.48
56	73.29	89.41	110.92	143.90	167.30	182.45	200.34	221.67	262.31
57	77.32	94.80	116.98	152.16	176.94	192.78	211.36	234.51	276.56
58	82.01	100.18	124.37	161.79	187.96	204.49	224.45	248.05	292.24
59	86.73	106.23	131.76	171.43	198.98	216.87	237.53	263.03	308.64
60	91.43	112.28	139.83	181.77	211.36	229.96	252.00	278.69	326.45
61	96.82	119.00	147.90	192.78	223.77	243.74	267.14	295.10	345.00
62	102.85	126.39	157.32	204.49	237.53	258.18	282.97	312.92	364.23
63	109.58	134.46	168.09	218.94	254.06	276.78	302.24	334.31	388.47
64	116.98	143.87	179.51	234.09	271.95	296.06	323.60	357.11	414.13
65	124.37	153.96	192.28	250.61	291.23	316.71	345.63	382.05	441.23
66	133.12	164.05	205.72	268.53	311.89	338.74	369.73	408.43	470.44
67	141.85	175.47	219.85	287.10	333.92	362.83	395.88	436.23	501.81
68	152.62	188.92	237.31	310.50	361.46	393.13	428.25	471.87	541.02
69	164.70	204.38	256.81	336.67	391.07	425.49	463.36	511.08	583.78
70	177.49	220.51	277.66	364.22	424.11	461.30	501.91	553.12	630.11
71	191.61	237.99	300.52	394.51	459.23	499.85	543.22	598.04	680.01
72	206.40	256.81	324.72	426.87	497.10	541.16	587.98	647.21	733.47
73	221.87	276.31	349.59	459.91	535.65	582.48	632.05	694.27	783.36
74	237.99	297.15	376.48	495.72	576.28	626.54	679.54	744.87	836.83
75	256.15	320.00	405.39	533.58	621.03	674.72	730.50	799.76	893.85
76	274.97	344.22	436.32	574.89	668.53	726.35	784.88	857.49	955.15
77	295.81	370.44	469.93	619.64	720.17	781.43	843.41	920.21	1,020.00
78	320.00	401.36	510.27	674.03	782.13	848.23	913.63	994.34	1,097.71
79	346.90	435.64	554.64	732.56	850.29	920.52	990.06	1,073.47	1,181.80
80	375.15	471.95	602.37	796.60	923.97	999.00	1,072.68	1,159.71	1,271.63
81	406.08	512.29	654.81	866.81	1,004.51	1,084.38	1,162.18	1,253.08	1,369.28
82	439.68	555.31	711.29	942.55	1,091.27	1,176.64	1,258.57	1,352.88	1,473.35
83	461.88	584.23	748.94	992.12	1,147.04	1,232.41	1,314.34	1,407.77	1,530.37
84	484.73	614.47	788.59	1,045.14	1,204.88	1,290.93	1,372.86	1,464.80	1,588.82
85	509.60	646.09	829.61	1,100.22	1,266.14	1,352.20	1,433.45	1,523.25	1,650.12
86	534.48	679.02	873.31	1,158.73	1,330.17	1,415.54	1,496.79	1,584.54	1,713.56
87	561.37	713.97	919.69	1,220.01	1,397.65	1,483.02	1,563.57	1,648.69	1,779.85
88	589.60	750.95	968.11	1,284.74	1,468.56	1,553.25	1,632.41	1,714.98	1,848.27
89	619.18	789.95	1,019.20	1,352.89	1,542.91	1,626.23	1,704.72	1,784.12	1,918.85

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.95	$29.31	$34.30	$44.06	$50.54	$55.08	$60.92	$67.91	$84.03
35-39	29.95	35.55	42.41	55.08	63.50	69.34	76.46	85.38	104.87
40-44	36.17	43.67	53.02	69.34	80.36	88.12	97.20	108.25	131.10
45-49	45.53	54.88	67.36	88.12	102.38	111.46	123.12	137.16	166.07
50	51.15	61.76	76.09	99.80	116.00	126.36	139.32	155.30	186.23
51	53.02	64.24	79.20	103.68	121.18	131.54	145.16	161.36	192.96
52	54.88	66.73	82.33	108.22	126.36	137.38	150.98	168.09	201.01
53	58.01	70.48	87.32	114.70	133.48	145.16	160.06	177.49	211.78
54	61.12	74.22	92.31	121.18	140.62	153.58	169.12	187.57	223.21
55	64.24	78.59	97.30	128.30	149.04	162.00	178.20	198.33	235.31
56	67.98	82.96	102.92	135.44	157.46	171.72	188.56	209.08	247.41
57	71.73	87.94	108.52	143.20	166.54	181.44	198.94	221.19	260.85
58	76.09	92.93	115.38	152.28	176.90	192.46	211.24	233.95	275.65
59	80.45	98.54	122.25	161.36	187.27	204.12	223.56	248.08	291.10
60	84.83	104.15	129.73	171.07	198.94	216.43	237.16	262.86	307.92
61	89.80	110.40	137.21	181.44	210.60	229.39	251.42	278.33	325.39
62	95.43	117.26	145.95	192.46	223.56	243.00	266.32	295.13	343.54
63	101.66	124.74	155.93	206.06	239.11	260.50	284.47	315.31	366.40
64	108.52	133.47	166.51	220.32	255.96	278.64	304.56	336.83	390.61
65	115.38	142.82	178.37	235.87	274.10	298.08	325.30	360.35	416.15
66	123.49	152.18	190.85	252.72	293.54	318.82	347.98	385.22	443.71
67	131.61	162.78	203.94	270.22	314.28	341.50	372.60	411.44	473.30
68	141.58	175.25	220.18	292.24	340.20	370.00	403.05	445.05	510.27
69	152.81	189.60	238.25	316.87	368.06	400.46	436.10	482.04	550.60
70	164.65	204.58	257.59	342.79	399.16	434.16	472.39	521.69	594.31
71	177.76	220.79	278.79	371.30	432.21	470.44	511.27	564.05	641.37
72	191.46	238.25	301.24	401.76	467.85	509.32	553.39	610.45	691.79
73	205.83	256.34	324.32	432.86	504.14	548.20	594.86	654.81	738.84
74	220.79	275.68	349.27	466.56	542.37	589.68	639.57	702.54	789.28
75	237.62	296.89	376.09	502.20	584.49	635.03	687.52	754.31	843.06
76	255.09	319.33	404.78	541.08	629.20	683.63	738.71	808.77	900.88
77	274.43	343.66	435.97	583.20	677.80	735.47	793.79	867.93	962.05
78	296.89	372.35	473.39	634.39	736.12	798.33	859.89	937.86	1,035.33
79	321.84	404.16	514.56	689.47	800.27	866.37	931.81	1,012.48	1,114.67
80	348.02	437.84	558.84	749.73	869.61	940.24	1,009.57	1,093.83	1,199.38
81	376.71	475.26	607.48	815.83	945.43	1,020.59	1,093.81	1,181.90	1,291.48
82	407.90	515.17	659.86	887.11	1,027.07	1,107.43	1,184.53	1,276.01	1,389.64
83	428.47	541.99	694.79	933.76	1,079.55	1,159.91	1,237.03	1,327.79	1,443.42
84	449.68	570.06	731.60	983.65	1,133.99	1,214.99	1,292.11	1,381.57	1,498.55
85	472.75	599.36	769.64	1,035.49	1,191.67	1,272.67	1,349.13	1,436.69	1,556.37
86	495.84	629.94	810.19	1,090.57	1,251.93	1,332.27	1,408.74	1,494.51	1,616.20
87	520.78	662.37	853.21	1,148.25	1,315.43	1,395.78	1,471.59	1,555.01	1,678.72
88	546.98	696.67	898.12	1,209.15	1,382.17	1,461.87	1,536.39	1,617.54	1,743.26
89	574.41	732.83	945.53	1,273.31	1,452.15	1,530.57	1,604.43	1,682.76	1,809.82

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$31.19	$38.55	$44.23	$48.21	$53.30	$61.35	$75.94
35-39	n/a	n/a	38.55	48.21	55.57	60.68	66.90	77.16	94.77
40-44	n/a	n/a	48.21	60.68	70.31	77.12	85.05	97.80	118.46
45-49	n/a	n/a	61.23	77.12	89.58	97.53	107.73	123.93	150.05
50	n/a	n/a	69.17	87.32	101.50	110.57	121.91	140.33	168.27
51	n/a	n/a	72.02	90.72	106.04	115.11	127.00	145.80	174.36
52	n/a	n/a	74.85	94.70	110.57	120.21	132.12	151.89	181.65
53	n/a	n/a	79.38	100.36	116.80	127.00	140.06	160.38	191.37
54	n/a	n/a	83.91	106.04	123.04	134.39	147.99	169.49	201.69
55	n/a	n/a	88.45	112.26	130.41	141.75	155.93	179.21	212.63
56	n/a	n/a	93.57	118.50	137.79	150.26	165.00	188.93	223.56
57	n/a	n/a	98.66	125.31	145.72	158.76	174.07	199.86	235.71
58	n/a	n/a	104.90	133.25	154.80	168.40	184.84	211.41	249.09
59	n/a	n/a	111.13	141.18	163.86	178.61	195.62	224.16	263.04
60	n/a	n/a	117.94	149.68	174.07	189.38	207.52	237.53	278.24
61	n/a	n/a	124.74	158.76	184.29	200.71	219.99	251.51	294.03
62	n/a	n/a	132.68	168.40	195.62	212.63	233.04	266.69	310.44
63	n/a	n/a	141.75	180.30	209.22	227.93	248.92	284.91	331.08
64	n/a	n/a	151.40	192.78	223.97	243.81	266.49	304.35	352.95
65	n/a	n/a	162.16	206.39	239.85	260.82	284.63	325.62	376.04
66	n/a	n/a	173.50	221.13	256.85	278.96	304.48	348.10	400.95
67	n/a	n/a	185.42	236.44	275.00	298.82	326.03	371.79	427.68
68	n/a	n/a	200.16	255.72	297.68	323.76	352.67	402.17	461.09
69	n/a	n/a	216.59	277.26	322.06	350.41	381.60	435.57	497.54
70	n/a	n/a	234.17	299.94	349.27	379.88	413.34	471.42	537.03
71	n/a	n/a	253.46	324.89	378.19	411.64	447.37	509.69	579.56
72	n/a	n/a	273.87	351.54	409.37	445.65	484.22	551.60	625.11
73	n/a	n/a	294.84	378.75	441.13	479.68	520.50	591.70	667.64
74	n/a	n/a	317.52	408.24	474.59	515.96	559.63	634.83	713.21
75	n/a	n/a	341.91	439.43	511.42	555.66	601.59	681.62	761.81
76	n/a	n/a	367.98	473.45	550.56	598.18	646.38	730.82	814.04
77	n/a	n/a	396.33	510.30	593.08	643.54	694.58	784.28	869.33
78	n/a	n/a	430.36	555.09	644.11	698.54	752.42	847.45	935.54
79	n/a	n/a	467.78	603.28	700.25	758.08	815.34	914.89	1,007.24
80	n/a	n/a	508.03	656.02	760.90	822.71	883.38	988.40	1,083.78
81	n/a	n/a	552.26	713.85	827.25	893.02	957.09	1,067.98	1,166.99
82	n/a	n/a	599.89	776.22	898.69	969.00	1,036.46	1,153.04	1,255.69
83	n/a	n/a	631.63	817.05	944.61	1,014.92	1,082.40	1,199.80	1,304.29
84	n/a	n/a	665.09	860.70	992.24	1,063.13	1,130.59	1,248.40	1,354.10
85	n/a	n/a	699.67	906.06	1,042.71	1,113.58	1,180.48	1,298.21	1,406.36
86	n/a	n/a	736.53	954.26	1,095.44	1,165.75	1,232.65	1,350.47	1,460.42
87	n/a	n/a	775.65	1,004.72	1,151.00	1,221.31	1,287.65	1,405.13	1,516.91
88	n/a	n/a	816.47	1,058.01	1,209.40	1,279.15	1,344.35	1,461.64	1,575.23
89	n/a	n/a	859.56	1,114.16	1,270.65	1,339.24	1,403.88	1,520.56	1,635.38

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$28.35	$33.21	$38.88	$46.99	$54.27	$58.32	$63.99	$68.85	$83.43
35-39	33.21	38.88	46.17	56.70	65.61	71.28	78.57	84.24	102.06
40-44	39.69	46.99	56.70	70.47	81.81	89.10	98.01	105.30	127.17
45-49	48.60	59.13	71.28	89.91	103.68	112.59	124.74	133.65	161.19
50	55.08	66.42	81.00	102.06	118.26	127.98	141.75	151.47	181.44
51	57.51	68.85	84.24	106.11	123.12	133.65	147.42	157.95	188.73
52	59.94	72.09	88.29	110.97	128.79	140.13	153.90	164.43	196.83
53	63.18	76.14	93.96	117.45	136.89	148.23	162.81	174.15	208.17
54	66.42	81.00	99.63	124.74	144.99	157.14	173.34	184.68	220.32
55	70.47	85.86	105.30	132.84	153.90	166.86	183.87	196.02	232.47
56	74.52	90.72	111.78	140.94	163.62	177.39	194.40	208.17	246.24
57	79.38	96.39	118.26	149.85	173.34	187.92	206.55	220.32	260.82
58	84.24	102.06	126.36	159.57	184.68	200.88	220.32	234.90	277.02
59	89.10	108.54	134.46	170.10	196.83	213.84	234.09	250.29	294.03
60	94.77	115.83	143.37	181.44	209.79	227.61	249.48	266.49	311.84
61	100.44	123.12	152.28	192.78	223.56	243.00	265.68	283.50	331.28
62	106.92	131.22	162.81	205.74	238.14	259.20	282.68	301.32	351.54
63	115.02	140.94	174.96	221.13	256.77	278.64	304.56	324.00	376.64
64	123.12	151.47	187.92	238.14	276.20	299.70	327.24	348.30	403.38
65	132.03	162.00	201.69	255.96	297.27	322.38	351.54	374.22	432.54
66	141.75	174.15	217.08	275.40	319.95	346.68	378.27	402.56	463.32
67	151.47	187.11	233.28	296.46	344.24	373.40	406.62	432.54	497.34
68	164.43	202.50	253.53	323.19	374.22	406.62	443.07	470.60	539.46
69	178.20	220.32	276.20	351.54	408.24	443.07	481.95	512.72	584.82
70	192.78	238.95	299.70	383.12	444.68	482.76	524.88	557.28	635.03
71	208.98	259.20	326.43	417.15	484.38	525.68	571.86	606.68	689.31
72	226.80	281.88	354.78	453.60	527.31	572.67	622.07	660.15	747.63
73	244.62	304.56	383.94	490.86	570.24	619.64	671.48	711.99	802.71
74	264.06	328.86	414.72	531.36	617.22	669.87	724.95	767.07	861.03
75	285.12	354.78	448.74	575.10	667.43	724.14	783.27	827.00	924.20
76	307.80	383.94	485.19	622.07	721.71	782.46	845.63	890.99	991.43
77	332.10	414.72	524.88	673.11	780.83	846.44	912.87	960.66	1,063.52
78	360.44	451.16	571.86	735.47	852.11	922.59	993.06	1,042.46	1,150.19
79	392.04	491.67	624.51	802.71	929.87	1,005.20	1,080.54	1,130.75	1,243.34
80	426.06	534.60	681.20	876.42	1,014.92	1,095.92	1,175.30	1,226.34	1,343.78
81	462.51	582.39	742.76	956.60	1,107.26	1,193.94	1,278.17	1,330.01	1,452.32
82	503.00	634.23	809.99	1,044.90	1,208.51	1,300.85	1,390.76	1,442.60	1,570.58
83	529.74	669.06	856.16	1,104.02	1,274.12	1,368.08	1,457.18	1,506.59	1,636.99
84	558.08	706.31	903.95	1,167.20	1,343.78	1,437.74	1,527.65	1,573.01	1,706.66
85	588.06	745.19	954.98	1,232.82	1,416.68	1,511.45	1,601.35	1,642.67	1,778.75
86	619.64	786.51	1,008.44	1,303.28	1,493.63	1,588.39	1,678.31	1,715.57	1,854.07
87	652.86	829.43	1,065.95	1,376.99	1,574.63	1,669.39	1,759.31	1,791.71	1,933.46
88	687.68	875.60	1,125.90	1,454.75	1,660.49	1,755.26	1,844.35	1,870.27	2,015.26
89	724.95	923.39	1,189.07	1,537.37	1,751.21	1,844.35	1,932.65	1,953.70	2,101.13

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.66	$31.22	$36.56	$44.64	$51.56	$55.41	$60.80	$66.10	$80.08
35-39	31.22	36.56	43.40	53.87	62.32	67.71	74.64	80.87	97.98
40-44	37.31	44.17	53.30	66.95	77.72	84.65	93.11	101.08	122.09
45-49	45.69	55.58	67.01	85.42	98.50	106.96	118.50	128.30	154.73
50	51.79	62.43	76.14	96.96	112.35	121.59	134.66	145.42	174.17
51	54.07	64.72	79.19	100.81	116.97	126.96	140.06	151.64	181.18
52	56.34	67.76	82.98	105.41	122.36	133.12	146.21	157.84	188.95
53	59.40	71.57	88.32	111.58	130.05	140.82	154.67	167.18	199.85
54	62.43	76.14	93.65	118.50	137.75	149.29	164.68	177.28	211.51
55	66.24	80.70	98.98	126.20	146.21	158.52	174.67	188.18	223.18
56	70.05	85.28	105.08	133.90	155.44	168.52	184.68	199.85	236.39
57	74.62	90.60	111.16	142.35	164.68	178.53	196.22	211.51	250.39
58	79.19	95.93	118.78	151.59	175.45	190.83	209.30	225.50	265.94
59	83.75	102.03	126.39	161.61	186.99	203.15	222.38	240.27	282.26
60	89.08	108.88	134.77	172.36	199.31	216.23	237.01	255.83	299.38
61	94.42	115.72	143.15	183.15	212.38	230.85	252.39	272.16	318.03
62	100.49	123.34	153.04	195.46	226.24	246.24	268.55	289.27	337.47
63	108.11	132.49	164.45	210.06	243.93	264.71	289.33	311.04	361.58
64	115.72	142.38	176.64	226.24	262.39	284.72	310.87	334.36	387.24
65	124.10	152.28	189.59	243.16	282.41	306.27	333.97	359.26	415.23
66	133.25	163.71	204.06	261.63	303.96	329.34	359.35	386.47	444.79
67	142.38	175.89	219.29	281.64	327.03	354.73	386.30	415.23	477.44
68	154.56	190.35	238.32	307.03	355.51	386.30	420.91	451.79	517.88
69	167.51	207.10	259.65	333.97	387.83	420.91	457.85	492.21	561.43
70	181.22	224.62	281.71	363.97	422.45	458.61	498.63	534.98	609.63
71	196.45	243.64	306.84	396.29	460.16	499.40	543.27	582.41	661.74
72	213.19	264.97	333.50	430.92	500.94	544.03	590.97	633.74	717.71
73	229.94	286.28	360.90	466.32	541.72	588.66	637.90	683.50	770.60
74	248.21	309.13	389.83	504.79	586.36	636.38	688.70	736.39	826.57
75	268.00	333.50	421.82	546.34	634.06	687.93	744.10	793.92	887.24
76	289.33	360.90	456.07	590.97	685.62	743.34	803.35	855.35	951.77
77	312.17	389.83	493.39	639.45	741.79	804.11	867.22	922.23	1,020.97
78	338.82	424.10	537.54	698.70	809.50	876.46	943.41	1,000.77	1,104.19
79	368.52	462.17	587.04	762.57	883.38	954.94	1,026.52	1,085.52	1,193.61
80	400.49	502.52	640.34	832.60	964.17	1,041.12	1,116.54	1,177.28	1,290.02
81	434.76	547.44	698.20	908.76	1,051.90	1,134.24	1,214.27	1,276.81	1,394.22
82	472.83	596.17	761.39	992.65	1,148.08	1,235.82	1,321.22	1,384.90	1,507.75
83	497.95	628.90	804.79	1,048.82	1,210.41	1,299.68	1,384.32	1,446.33	1,571.52
84	524.59	663.93	849.71	1,108.83	1,276.59	1,365.85	1,451.27	1,510.09	1,638.40
85	552.77	700.48	897.68	1,171.18	1,345.84	1,435.89	1,521.28	1,576.95	1,707.60
86	582.48	739.31	947.94	1,238.12	1,418.94	1,508.98	1,594.39	1,646.94	1,779.91
87	613.69	779.67	1,001.99	1,308.14	1,495.90	1,585.92	1,671.34	1,720.04	1,856.12
88	646.42	823.07	1,058.34	1,382.01	1,577.47	1,667.50	1,752.14	1,795.46	1,934.65
89	681.45	867.99	1,117.74	1,460.51	1,663.66	1,752.14	1,836.02	1,875.56	2,017.07

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.67	$28.90	$33.83	$41.81	$48.31	$51.89	$56.94	$62.65	$75.92
35-39	28.90	33.83	40.16	50.47	58.40	63.45	69.93	76.66	92.87
40-44	34.54	40.87	49.34	62.73	72.81	79.31	87.23	95.82	115.72
45-49	42.28	51.45	62.02	80.02	92.28	100.20	111.01	121.61	146.68
50	47.92	57.78	70.47	90.84	105.25	113.90	126.15	137.84	165.11
51	50.03	59.89	73.29	94.43	109.57	118.95	131.20	143.74	171.75
52	52.15	62.73	76.82	98.76	114.62	124.71	136.97	149.63	179.11
53	54.96	66.24	81.75	104.53	121.84	131.92	144.90	158.48	189.43
54	57.78	70.47	86.68	111.01	129.04	139.85	154.26	168.05	200.50
55	61.31	74.69	91.61	118.23	136.97	148.50	163.65	178.37	211.54
56	64.83	78.93	97.24	125.43	145.62	157.88	173.02	189.43	224.07
57	69.05	83.86	102.88	133.37	154.26	167.25	183.83	200.50	237.35
58	73.29	88.79	109.94	142.01	164.37	178.79	196.08	213.76	252.09
59	77.52	94.43	116.98	151.40	175.18	190.32	208.34	227.76	267.57
60	82.44	100.78	124.72	161.49	186.71	202.57	222.04	242.50	283.78
61	87.38	107.12	132.49	171.58	198.97	216.27	236.46	257.99	301.47
62	93.02	114.16	141.64	183.11	211.94	230.68	251.59	274.21	319.91
63	100.07	122.62	152.22	196.80	228.52	247.99	271.06	294.84	342.75
64	107.12	131.78	163.48	211.94	245.82	266.74	291.25	316.96	367.08
65	114.87	140.94	175.47	227.80	264.58	286.92	312.86	340.54	393.61
66	123.33	151.52	188.86	245.10	284.75	308.55	336.66	366.34	421.62
67	131.78	162.78	202.95	263.86	306.38	332.33	361.90	393.61	452.58
68	143.06	176.18	220.57	287.64	333.05	361.90	394.34	428.25	490.91
69	155.03	191.67	240.30	312.86	363.34	394.34	428.93	466.59	532.18
70	167.71	207.89	260.75	340.98	395.78	429.65	467.15	507.12	577.88
71	181.81	225.50	283.99	371.26	431.09	467.87	508.96	552.07	627.28
72	197.31	245.23	308.65	403.70	469.29	509.68	553.65	600.74	680.34
73	212.82	264.97	334.02	436.86	507.51	551.48	597.63	647.91	730.47
74	229.73	286.10	360.80	472.91	549.32	596.19	645.20	698.02	783.53
75	248.05	308.65	390.40	511.84	594.02	644.47	697.11	752.57	841.02
76	267.78	334.02	422.11	553.65	642.31	696.39	752.61	810.80	902.20
77	288.94	360.80	456.64	599.06	694.95	753.34	812.45	874.19	967.81
78	313.59	392.51	497.52	654.57	758.37	821.10	883.83	948.64	1,046.67
79	341.07	427.75	543.31	714.40	827.59	894.63	961.67	1,028.99	1,131.44
80	370.67	465.09	592.65	780.00	903.28	975.36	1,046.01	1,115.97	1,222.84
81	402.38	506.67	646.19	851.38	985.46	1,062.59	1,137.57	1,210.31	1,321.61
82	437.61	551.78	704.70	929.96	1,075.57	1,157.76	1,237.77	1,312.77	1,429.22
83	460.87	582.07	744.86	982.58	1,133.96	1,217.60	1,296.88	1,371.00	1,489.67
84	485.54	614.49	786.44	1,038.81	1,195.96	1,279.58	1,359.61	1,431.44	1,553.05
85	511.61	648.32	830.83	1,097.21	1,260.85	1,345.19	1,425.21	1,494.82	1,618.67
86	539.09	684.26	877.35	1,159.92	1,329.33	1,413.68	1,493.68	1,561.17	1,687.20
87	567.98	721.60	927.38	1,225.52	1,401.42	1,485.76	1,565.78	1,630.46	1,759.44
88	598.29	761.78	979.53	1,294.72	1,477.84	1,562.18	1,641.48	1,701.95	1,833.88
89	630.70	803.35	1,034.49	1,368.25	1,558.58	1,641.48	1,720.05	1,777.87	1,912.03

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.53	$27.57	$32.27	$39.94	$46.12	$49.57	$54.39	$60.59	$73.42
35-39	27.57	32.27	38.32	48.21	55.77	60.59	66.78	74.14	89.80
40-44	32.95	39.00	47.07	59.89	69.54	75.74	83.31	92.66	111.92
45-49	40.34	49.07	59.16	76.42	88.12	95.69	106.04	117.61	141.85
50	45.71	55.12	67.23	86.76	100.53	108.78	120.48	133.30	159.68
51	47.73	57.14	69.93	90.18	104.65	113.61	125.31	138.99	166.08
52	49.75	59.84	73.29	94.33	109.47	119.12	130.82	144.70	173.20
53	52.44	63.20	77.98	99.84	116.36	125.99	138.39	153.25	183.19
54	55.12	67.23	82.69	106.04	123.24	133.58	147.35	162.51	193.89
55	58.49	71.27	87.40	112.91	130.82	141.84	156.28	172.50	204.58
56	61.85	75.30	92.78	119.80	139.08	150.77	165.24	183.19	216.70
57	65.89	80.00	98.16	127.37	147.35	159.73	175.56	193.89	229.53
58	69.93	84.71	104.87	135.64	156.98	170.75	187.27	206.71	243.78
59	73.96	90.09	111.60	144.59	167.30	181.77	198.98	220.26	258.74
60	78.65	96.14	119.00	154.22	178.32	193.47	212.06	234.51	274.43
61	83.37	102.20	126.39	163.86	190.02	206.55	225.83	249.48	291.54
62	88.74	108.90	135.14	174.88	202.43	220.32	240.29	265.17	309.36
63	95.46	116.98	145.21	187.96	218.26	236.85	258.87	285.12	331.45
64	102.20	125.73	155.98	202.43	234.78	254.75	278.15	306.50	354.97
65	109.58	134.46	167.40	217.57	252.67	274.02	298.82	329.31	380.64
66	117.65	144.54	180.17	234.09	271.95	294.67	321.52	354.26	407.72
67	125.73	155.30	193.61	252.00	292.61	317.40	345.63	380.64	437.66
68	136.47	168.09	210.42	274.71	318.10	345.63	376.60	414.13	474.72
69	147.90	182.87	229.25	298.82	347.00	376.60	409.65	451.20	514.64
70	160.01	198.33	248.76	325.67	377.99	410.34	446.15	490.40	558.84
71	173.45	215.14	270.94	354.58	411.73	446.83	486.08	533.89	606.58
72	188.25	233.95	294.47	385.56	448.21	486.76	528.76	580.93	657.91
73	203.03	252.77	318.66	417.24	484.70	526.70	570.77	626.55	706.37
74	219.17	272.95	344.22	451.65	524.64	569.38	616.19	675.02	757.70
75	236.65	294.47	372.46	488.84	567.32	615.52	665.77	727.76	813.29
76	255.47	318.66	402.69	528.76	613.45	665.09	718.78	784.07	872.47
77	275.65	344.22	435.64	572.13	663.70	719.48	775.92	845.37	935.89
78	299.17	374.46	474.64	625.15	724.29	784.19	844.11	917.37	1,012.17
79	325.39	408.09	518.34	682.29	790.39	854.43	918.46	995.05	1,094.14
80	353.63	443.71	565.40	744.95	862.68	931.54	999.00	1,079.17	1,182.54
81	383.88	483.38	616.49	813.11	941.16	1,014.85	1,086.45	1,170.42	1,278.03
82	417.50	526.40	672.30	888.17	1,027.24	1,105.73	1,182.15	1,269.48	1,382.12
83	439.68	555.31	710.61	938.41	1,083.00	1,162.87	1,238.60	1,325.79	1,440.56
84	463.22	586.24	750.28	992.12	1,142.21	1,222.07	1,298.51	1,384.25	1,501.86
85	488.09	618.51	792.63	1,047.90	1,204.18	1,284.74	1,361.16	1,445.54	1,565.29
86	514.30	652.79	837.00	1,107.79	1,269.58	1,350.14	1,426.56	1,509.70	1,631.59
87	541.87	688.43	884.73	1,170.44	1,338.44	1,418.99	1,495.41	1,576.70	1,701.44
88	570.78	726.76	934.50	1,236.54	1,411.42	1,491.96	1,567.71	1,645.85	1,773.43
89	601.71	766.41	986.93	1,306.77	1,488.53	1,567.71	1,642.75	1,719.26	1,849.00

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.83	$25.57	$29.95	$37.58	$43.42	$46.66	$51.20	$57.14	$69.25
35-39	25.57	29.95	35.55	45.36	52.48	57.02	62.86	69.93	84.71
40-44	30.56	36.17	43.67	56.38	65.44	71.28	78.40	87.40	105.54
45-49	37.42	45.53	54.88	71.92	82.94	90.08	99.80	110.92	133.78
50	42.41	51.15	62.37	81.64	94.60	102.38	113.40	125.73	150.60
51	44.28	53.02	64.85	84.88	98.50	106.92	117.94	131.10	156.64
52	46.16	55.50	67.98	88.78	103.04	112.10	123.12	136.47	163.37
53	48.64	58.62	72.36	93.96	109.52	118.58	130.24	144.54	172.78
54	51.15	62.37	76.71	99.80	116.00	125.72	138.68	153.28	182.87
55	54.25	66.11	81.09	106.28	123.12	133.48	147.10	162.69	192.96
56	57.38	69.85	86.06	112.76	130.90	141.92	155.52	172.78	204.38
57	61.12	74.22	91.06	119.88	138.68	150.34	165.24	182.87	216.48
58	64.85	78.59	97.30	127.66	147.74	160.70	176.26	194.98	229.92
59	68.62	83.57	103.54	136.08	157.46	171.07	187.27	207.74	244.05
60	72.97	89.19	110.40	145.16	167.83	182.08	199.58	221.19	258.83
61	77.33	94.80	117.26	154.22	178.84	194.40	212.54	235.31	274.97
62	82.33	101.04	125.36	164.59	190.51	207.36	226.15	250.10	291.77
63	88.57	108.52	134.73	176.90	205.42	222.91	243.64	268.92	312.61
64	94.80	116.63	144.70	190.51	220.96	239.76	261.79	289.10	334.81
65	101.66	124.74	155.30	204.76	237.82	257.90	281.23	310.60	359.00
66	109.14	134.09	167.16	220.32	255.96	277.34	302.62	334.13	384.55
67	116.63	144.08	179.63	237.16	275.40	298.72	325.30	359.00	412.79
68	126.61	155.93	195.23	258.55	299.38	325.30	354.46	390.61	447.75
69	137.21	169.65	212.67	281.23	326.59	354.46	385.56	425.56	485.40
70	148.44	183.99	230.78	306.50	355.75	386.20	419.90	462.53	527.09
71	160.91	199.58	251.34	333.72	387.50	420.55	457.48	503.55	572.12
72	174.63	217.05	273.17	362.88	421.84	458.13	497.66	547.93	620.53
73	188.37	234.51	295.63	392.68	456.19	495.72	537.19	590.94	666.25
74	203.32	253.22	319.33	425.08	493.77	535.89	579.96	636.67	714.65
75	219.53	273.17	345.53	460.08	533.95	579.31	626.61	686.42	767.09
76	237.01	295.63	373.60	497.66	577.36	625.96	676.51	739.52	822.90
77	255.72	319.33	404.16	538.48	624.67	677.15	730.29	797.34	882.71
78	277.55	347.40	440.33	588.38	681.69	738.07	794.44	865.25	954.66
79	301.86	378.58	480.87	642.16	743.90	804.16	864.43	938.51	1,031.98
80	328.07	411.64	524.53	701.13	811.94	876.73	940.24	1,017.85	1,115.34
81	356.14	448.45	571.93	765.28	885.81	955.15	1,022.53	1,103.90	1,205.42
82	387.31	488.35	623.70	835.91	966.81	1,040.67	1,112.61	1,197.36	1,303.57
83	407.90	515.17	659.24	883.21	1,019.29	1,094.47	1,165.75	1,250.47	1,358.72
84	429.73	543.86	696.05	933.76	1,075.03	1,150.19	1,222.11	1,305.59	1,416.53
85	452.80	573.80	735.34	986.25	1,133.35	1,209.15	1,281.09	1,363.41	1,476.35
86	477.13	605.61	776.50	1,042.63	1,194.91	1,270.71	1,342.65	1,423.92	1,538.89
87	502.70	638.66	820.79	1,101.59	1,259.71	1,335.51	1,407.45	1,487.11	1,604.77
88	529.51	674.21	866.94	1,163.79	1,328.39	1,404.21	1,475.49	1,552.33	1,672.67
89	558.20	711.02	915.59	1,229.89	1,400.97	1,475.49	1,546.11	1,621.58	1,743.93

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$27.22	$32.89	$38.00	$40.82	$44.80	$51.63	$62.57
35-39	n/a	n/a	32.32	39.69	45.94	49.90	55.00	63.18	76.55
40-44	n/a	n/a	39.69	49.34	57.27	62.37	68.62	78.98	95.38
45-49	n/a	n/a	49.90	62.94	72.58	78.82	87.32	100.23	120.89
50	n/a	n/a	56.70	71.44	82.78	89.58	99.23	113.61	136.08
51	n/a	n/a	58.96	74.28	86.18	93.57	103.19	118.46	141.54
52	n/a	n/a	61.81	77.68	90.16	98.09	107.73	123.33	147.62
53	n/a	n/a	65.77	82.22	95.82	103.77	113.98	130.61	156.12
54	n/a	n/a	69.75	87.32	101.50	110.00	121.34	138.51	165.24
55	n/a	n/a	73.71	92.99	107.73	116.80	128.72	147.02	174.36
56	n/a	n/a	78.25	98.66	114.53	124.18	136.08	156.12	184.68
57	n/a	n/a	82.78	104.90	121.34	131.54	144.59	165.24	195.62
58	n/a	n/a	88.45	111.71	129.27	140.62	154.22	176.18	207.77
59	n/a	n/a	94.12	119.07	137.79	149.68	163.86	187.71	220.53
60	n/a	n/a	100.36	127.00	146.86	159.34	174.63	199.86	233.88
61	n/a	n/a	106.59	134.94	156.49	170.10	185.98	212.63	248.46
62	n/a	n/a	113.98	144.02	166.70	181.44	197.89	225.99	263.66
63	n/a	n/a	122.48	154.80	179.75	195.04	213.19	243.00	282.48
64	n/a	n/a	131.54	166.70	193.35	209.79	229.07	261.23	302.54
65	n/a	n/a	141.18	179.17	208.10	225.66	246.07	280.67	324.41
66	n/a	n/a	151.95	192.78	223.97	242.67	264.79	301.92	347.48
67	n/a	n/a	163.30	207.52	240.98	261.39	284.63	324.41	373.01
68	n/a	n/a	177.48	226.24	261.95	284.63	310.15	352.95	404.60
69	n/a	n/a	193.35	246.07	285.76	310.15	337.37	384.54	438.62
70	n/a	n/a	209.79	268.20	311.29	337.93	367.42	417.96	476.28
71	n/a	n/a	228.51	292.01	339.06	367.98	400.29	455.01	516.98
72	n/a	n/a	248.34	317.52	369.12	400.87	435.45	495.12	560.72
73	n/a	n/a	268.75	343.60	399.16	433.76	470.05	534.00	602.03
74	n/a	n/a	290.30	371.95	432.05	468.91	507.46	575.30	645.77
75	n/a	n/a	314.11	402.56	467.20	506.90	548.30	620.25	693.15
76	n/a	n/a	339.64	435.45	505.20	547.72	591.94	668.24	743.58
77	n/a	n/a	367.42	471.18	546.58	592.52	639.02	720.50	797.63
78	n/a	n/a	400.29	514.83	596.48	645.81	695.13	781.85	862.64
79	n/a	n/a	437.16	561.90	650.91	703.65	756.38	848.07	932.51
80	n/a	n/a	476.85	613.49	710.45	767.15	822.71	919.76	1,007.84
81	n/a	n/a	519.94	669.63	775.10	835.75	894.72	997.52	1,089.23
82	n/a	n/a	567.00	731.43	845.96	910.60	973.54	1,081.94	1,177.93
83	n/a	n/a	599.32	772.83	891.89	957.66	1,020.04	1,129.94	1,227.74
84	n/a	n/a	632.77	817.05	940.65	1,006.42	1,069.35	1,179.76	1,280.00
85	n/a	n/a	668.49	862.97	991.68	1,058.01	1,120.95	1,232.00	1,334.06
86	n/a	n/a	705.92	912.30	1,045.54	1,111.89	1,174.81	1,286.68	1,390.55
87	n/a	n/a	746.16	963.90	1,102.23	1,168.58	1,231.52	1,343.78	1,450.09
88	n/a	n/a	788.12	1,018.32	1,162.34	1,228.69	1,291.06	1,402.70	1,511.45
89	n/a	n/a	832.35	1,076.16	1,225.84	1,291.06	1,352.85	1,465.28	1,575.85

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N350

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N350 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N350)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-2,000	2,001-Unlimited
18-52	0.224	0.176	0.156	0.141	0.124
53	0.215	0.170	0.151	0.137	0.121
54	0.206	0.164	0.147	0.133	0.119
55	0.198	0.158	0.142	0.129	0.116
56	0.190	0.152	0.138	0.126	0.113
57	0.182	0.147	0.134	0.122	0.111
58	0.177	0.144	0.131	0.120	0.109
59	0.172	0.140	0.129	0.118	0.108
60	0.167	0.137	0.126	0.117	0.106
61	0.162	0.134	0.123	0.115	0.105
62	0.157	0.131	0.121	0.113	0.103
63	0.153	0.129	0.119	0.112	0.102
64	0.150	0.127	0.118	0.110	0.101
65	0.147	0.126	0.116	0.109	0.100
66	0.143	0.124	0.115	0.107	0.099
67	0.140	0.122	0.113	0.106	0.098
68	0.137	0.120	0.111	0.105	0.097
69	0.135	0.117	0.109	0.103	0.096
70	0.132	0.115	0.108	0.102	0.095
71	0.129	0.113	0.106	0.100	0.094
72	0.127	0.111	0.104	0.099	0.093
73	0.121	0.106	0.100	0.095	0.090
74	0.115	0.102	0.096	0.091	0.087
75	0.109	0.098	0.092	0.088	0.084
76	0.104	0.094	0.088	0.084	0.081
77	0.099	0.090	0.085	0.081	0.078
78	0.096	0.088	0.083	0.080	0.077
79	0.094	0.085	0.081	0.078	0.076
80	0.091	0.083	0.079	0.077	0.074
81	0.088	0.081	0.078	0.075	0.073
82	0.086	0.079	0.076	0.074	0.072
83	0.083	0.076	0.074	0.072	0.070
84	0.080	0.074	0.072	0.070	0.069
85	0.077	0.072	0.070	0.068	0.067
86	0.075	0.069	0.068	0.067	0.066
87	0.072	0.067	0.066	0.065	0.064
88	0.069	0.065	0.064	0.063	0.063
89	0.067	0.063	0.062	0.062	0.061

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N350)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.340	0.325	0.280	0.215	0.220
35-39	0.375	0.350	0.290	0.225	0.230
40-44	0.405	0.360	0.310	0.230	0.240
45-49	0.410	0.370	0.320	0.235	0.250
50-54	0.400	0.360	0.315	0.235	0.250
55-59	0.390	0.360	0.310	0.235	0.240
60-64	0.390	0.360	0.300	0.230	0.220
65-69	0.390	0.350	0.290	0.225	0.200
70-74	0.390	0.340	0.280	0.210	0.180
75-79	0.390	0.330	0.260	0.190	0.150
80-84	0.390	0.320	0.240	0.160	0.150
85-89	0.390	0.320	0.240	0.160	0.150

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.380	0.360	0.330	0.260	0.260
35-39	0.380	0.360	0.330	0.265	0.260
40-44	0.380	0.360	0.330	0.265	0.260
45-49	0.380	0.360	0.330	0.265	0.260
50-54	0.380	0.360	0.330	0.265	0.250
55-59	0.380	0.360	0.325	0.260	0.240
60-64	0.380	0.360	0.320	0.255	0.225
65-69	0.380	0.360	0.310	0.245	0.205
70-74	0.380	0.360	0.300	0.230	0.185
75-79	0.380	0.350	0.280	0.200	0.150
80-84	0.380	0.340	0.250	0.170	0.150
85-89	0.400	0.330	0.250	0.170	0.150

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N350)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.115	0.108	0.087	0.065	0.050
35-39	0.122	0.114	0.091	0.069	0.053
40-44	0.130	0.120	0.096	0.073	0.056
45-49	0.138	0.126	0.100	0.076	0.058
50	0.144	0.130	0.104	0.078	0.060
51	0.146	0.132	0.105	0.079	0.060
52	0.148	0.133	0.106	0.080	0.061
53	0.150	0.134	0.107	0.080	0.061
54	0.151	0.135	0.108	0.081	0.062
55	0.153	0.137	0.108	0.081	0.062
56	0.154	0.138	0.109	0.082	0.063
57	0.156	0.139	0.110	0.082	0.063
58	0.157	0.140	0.110	0.082	0.063
59	0.158	0.141	0.111	0.082	0.063
60	0.160	0.141	0.111	0.083	0.063
61	0.161	0.142	0.112	0.083	0.063
62	0.162	0.143	0.112	0.083	0.063
63	0.163	0.143	0.112	0.083	0.063
64	0.163	0.144	0.112	0.083	0.062
65	0.164	0.144	0.112	0.082	0.062
66	0.164	0.145	0.112	0.082	0.061
67	0.165	0.145	0.112	0.082	0.061
68	0.164	0.144	0.111	0.081	0.060
69	0.164	0.143	0.110	0.080	0.058
70	0.163	0.143	0.109	0.078	0.057
71	0.163	0.142	0.108	0.077	0.055
72	0.162	0.141	0.107	0.076	0.054
73	0.163	0.141	0.106	0.075	0.052
74	0.164	0.141	0.106	0.073	0.051
75	0.164	0.142	0.105	0.072	0.049
76	0.165	0.142	0.105	0.070	0.047
77	0.166	0.142	0.104	0.069	0.046
78	0.166	0.141	0.102	0.066	0.043
79	0.165	0.140	0.099	0.063	0.040
80	0.165	0.138	0.097	0.060	0.038
81	0.164	0.137	0.095	0.058	0.035
82	0.164	0.136	0.093	0.055	0.033
83	0.163	0.134	0.089	0.051	0.029
84	0.161	0.132	0.086	0.046	0.025
85	0.160	0.130	0.082	0.043	0.022
86	0.158	0.128	0.079	0.039	0.019
87	0.157	0.126	0.076	0.036	0.017
88	0.156	0.124	0.073	0.033	0.015
89	0.154	0.122	0.070	0.030	0.013

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N350)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.053	0.074	0.110	0.098	0.086
35-39	0.064	0.084	0.116	0.106	0.095
40-44	0.077	0.095	0.123	0.113	0.104
45-49	0.089	0.106	0.130	0.122	0.113
50	0.097	0.113	0.134	0.126	0.119
51	0.100	0.115	0.135	0.128	0.120
52	0.102	0.117	0.137	0.129	0.122
53	0.103	0.118	0.136	0.130	0.123
54	0.105	0.119	0.136	0.130	0.123
55	0.106	0.119	0.136	0.130	0.124
56	0.107	0.120	0.136	0.130	0.124
57	0.108	0.121	0.136	0.130	0.125
58	0.108	0.120	0.134	0.129	0.123
59	0.107	0.119	0.132	0.127	0.122
60	0.107	0.118	0.130	0.125	0.120
61	0.106	0.117	0.128	0.124	0.119
62	0.105	0.115	0.127	0.122	0.118
63	0.103	0.113	0.123	0.119	0.115
64	0.101	0.110	0.120	0.116	0.112
65	0.099	0.108	0.117	0.113	0.109
66	0.097	0.105	0.113	0.110	0.107
67	0.095	0.103	0.110	0.107	0.104
68	0.091	0.098	0.105	0.102	0.099
69	0.088	0.094	0.100	0.097	0.095
70	0.084	0.090	0.095	0.092	0.090
71	0.080	0.086	0.090	0.088	0.086
72	0.077	0.082	0.086	0.084	0.082
73	0.071	0.075	0.079	0.077	0.075
74	0.065	0.069	0.072	0.071	0.069
75	0.060	0.064	0.066	0.065	0.064
76	0.056	0.058	0.061	0.059	0.058
77	0.051	0.054	0.056	0.055	0.054
78	0.045	0.047	0.048	0.047	0.047
79	0.039	0.040	0.042	0.041	0.040
80	0.034	0.035	0.036	0.035	0.035
81	0.029	0.030	0.031	0.031	0.030
82	0.025	0.026	0.027	0.027	0.026
83	0.020	0.021	0.021	0.021	0.021
84	0.016	0.016	0.017	0.017	0.016
85	0.013	0.013	0.013	0.013	0.013
86	0.010	0.010	0.010	0.010	0.010
87	0.008	0.008	0.008	0.008	0.008
88	0.008	0.008	0.008	0.008	0.008
89	0.008	0.008	0.008	0.008	0.008

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R
(When attached to Base Policy GR-N350)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

Issue Age	Factor	Issue Age	Factor
18-34	0.671	68	0.506
35-39	0.708	69	0.498
40-44	0.746	70	0.490
45-49	0.756	71	0.482
50	0.705	72	0.474
51	0.688	73	0.457
52	0.672	74	0.441
53	0.658	75	0.425
54	0.645	76	0.409
55	0.631	77	0.393
56	0.618	78	0.381
57	0.605	79	0.368
58	0.598	80	0.356
59	0.590	81	0.344
60	0.583	82	0.332
61	0.575	83	0.321
62	0.568	84	0.311
63	0.557	85	0.301
64	0.546	86	0.290
65	0.535	87	0.280
66	0.525	88	0.270
67	0.514	89	0.260

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N350)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	2.160	2.940	3.710	3.450	3.170
35-39	2.130	2.780	3.330	3.140	2.930
40-44	2.050	2.580	2.960	2.820	2.670
45-49	1.920	2.390	2.780	2.560	2.400
50	1.896	2.305	2.640	2.444	2.272
51	1.888	2.277	2.594	2.407	2.230
52	1.880	2.250	2.550	2.370	2.190
53	1.818	2.173	2.453	2.282	2.110
54	1.758	2.098	2.359	2.197	2.034
55	1.700	2.027	2.270	2.115	1.960
56	1.644	1.957	2.183	2.036	1.889
57	1.590	1.890	2.100	1.960	1.820
58	1.530	1.817	2.015	1.882	1.746
59	1.471	1.746	1.934	1.807	1.676
60	1.416	1.678	1.856	1.735	1.608
61	1.362	1.613	1.782	1.666	1.542
62	1.310	1.550	1.710	1.600	1.480
63	1.248	1.455	1.606	1.498	1.395
64	1.190	1.366	1.509	1.402	1.314
65	1.134	1.282	1.417	1.312	1.239
66	1.081	1.204	1.331	1.229	1.167
67	1.030	1.130	1.250	1.150	1.100
68	0.948	1.057	1.154	1.075	1.035
69	0.872	0.989	1.066	1.004	0.973
70	0.803	0.925	0.985	0.939	0.915
71	0.739	0.866	0.910	0.877	0.861
72	0.680	0.810	0.840	0.820	0.810
73	0.623	0.726	0.751	0.734	0.726
74	0.571	0.652	0.672	0.656	0.652
75	0.524	0.584	0.600	0.587	0.584
76	0.480	0.524	0.537	0.525	0.524
77	0.440	0.470	0.480	0.470	0.470
78	0.396	0.424	0.434	0.424	0.424
79	0.357	0.382	0.392	0.382	0.382
80	0.321	0.344	0.355	0.344	0.344
81	0.289	0.311	0.321	0.311	0.311
82	0.260	0.280	0.290	0.280	0.280
83	0.223	0.244	0.251	0.244	0.240
84	0.191	0.212	0.217	0.212	0.206
85	0.163	0.185	0.187	0.185	0.177
86	0.140	0.161	0.162	0.161	0.152
87	0.120	0.140	0.140	0.140	0.130
88	0.103	0.122	0.121	0.122	0.112
89	0.088	0.106	0.105	0.106	0.096

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N350)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.850	1.280	1.700	1.560	1.400
35-39	0.840	1.190	1.490	1.380	1.270
40-44	0.790	1.070	1.280	1.210	1.130
45-49	0.720	0.970	1.190	1.070	0.980
50	0.714	0.940	1.123	1.015	0.919
51	0.712	0.930	1.101	0.997	0.899
52	0.710	0.920	1.080	0.980	0.880
53	0.684	0.886	1.037	0.941	0.845
54	0.659	0.852	0.995	0.904	0.812
55	0.635	0.820	0.955	0.868	0.780
56	0.612	0.790	0.917	0.833	0.749
57	0.590	0.760	0.880	0.800	0.720
58	0.551	0.715	0.831	0.753	0.675
59	0.515	0.673	0.784	0.708	0.632
60	0.481	0.633	0.740	0.666	0.592
61	0.450	0.595	0.699	0.627	0.555
62	0.420	0.560	0.660	0.590	0.520
63	0.395	0.515	0.609	0.543	0.480
64	0.372	0.474	0.561	0.500	0.444
65	0.350	0.437	0.517	0.460	0.410
66	0.329	0.402	0.477	0.424	0.379
67	0.310	0.370	0.440	0.390	0.350
68	0.272	0.342	0.396	0.357	0.325
69	0.238	0.316	0.357	0.326	0.301
70	0.208	0.292	0.321	0.299	0.279
71	0.183	0.270	0.289	0.273	0.259
72	0.160	0.250	0.260	0.250	0.240
73	0.146	0.216	0.226	0.216	0.209
74	0.133	0.186	0.197	0.186	0.182
75	0.121	0.161	0.172	0.161	0.158
76	0.110	0.139	0.149	0.139	0.138
77	0.100	0.120	0.130	0.120	0.120
78	0.090	0.108	0.118	0.111	0.108
79	0.082	0.097	0.107	0.102	0.097
80	0.074	0.087	0.097	0.094	0.087
81	0.066	0.078	0.088	0.087	0.078
82	0.060	0.070	0.080	0.080	0.070
83	0.055	0.065	0.076	0.073	0.065
84	0.051	0.061	0.071	0.066	0.061
85	0.047	0.057	0.067	0.060	0.057
86	0.043	0.053	0.064	0.055	0.053
87	0.040	0.050	0.060	0.050	0.050
88	0.037	0.047	0.057	0.046	0.047
89	0.034	0.044	0.053	0.041	0.044

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.53	$19.00	$21.49	$24.79	$27.26	$28.92	$30.58	$32.23	$33.87
35-39	17.35	19.82	23.14	26.43	29.75	31.40	33.04	34.70	37.19
40-44	19.00	21.49	25.61	29.75	33.87	36.35	38.01	40.48	42.96
45-49	21.49	25.61	29.75	36.35	41.31	43.79	46.28	49.57	52.05
50	23.96	28.08	33.87	41.31	46.28	50.40	52.88	56.18	59.49
51	24.79	28.92	34.70	42.96	47.92	52.05	54.53	58.66	61.97
52	25.61	30.58	36.35	44.61	50.40	54.53	57.01	61.13	64.45
53	27.26	32.23	38.84	47.92	53.71	58.66	61.13	65.27	69.39
54	28.92	34.70	41.31	51.22	57.83	62.79	66.10	70.23	74.36
55	30.58	36.35	44.61	54.53	61.97	66.92	70.23	75.18	79.32
56	33.04	38.84	47.92	58.66	66.10	71.88	76.00	80.15	85.09
57	34.70	41.31	50.40	62.79	71.06	76.83	80.97	85.92	90.88
58	37.19	44.61	55.36	67.74	77.66	83.44	88.41	93.36	99.14
59	40.48	48.75	59.49	74.36	84.27	90.88	95.85	101.62	107.41
60	43.79	52.88	64.45	80.15	90.88	99.14	104.10	110.70	116.50
61	47.09	57.01	70.23	86.76	99.14	107.41	113.19	119.80	126.40
62	50.40	61.13	76.00	94.18	107.41	116.50	123.11	130.54	137.16
63	55.36	66.92	83.44	104.10	118.96	128.89	135.49	143.75	151.19
64	60.30	73.54	91.70	114.84	130.54	142.10	149.54	158.63	166.89
65	66.10	80.97	100.79	126.40	144.59	156.15	165.24	175.15	183.41
66	71.88	88.41	110.70	139.62	158.63	172.68	181.77	193.32	202.43
67	79.32	97.49	122.28	153.68	175.15	190.02	200.76	213.16	223.07
68	87.58	108.23	136.33	171.03	195.82	213.16	224.73	238.78	249.51
69	97.49	120.63	152.02	191.67	219.77	238.78	251.16	266.86	279.26
70	108.23	134.66	169.37	213.99	245.39	266.86	281.74	299.08	312.30
71	119.80	149.54	189.19	239.59	275.11	299.08	315.61	334.61	349.48
72	133.84	166.07	210.69	267.69	307.34	334.61	353.62	375.08	390.78
73	147.89	184.24	233.81	297.43	342.04	371.79	392.45	415.57	432.09
74	163.59	204.90	259.42	330.48	379.23	413.10	435.41	460.20	477.54
75	181.77	227.21	287.52	366.83	421.36	458.55	483.33	510.60	527.94
76	201.59	252.00	319.74	407.31	468.45	508.94	536.20	565.95	583.29
77	223.07	279.26	354.43	452.76	520.50	565.95	595.69	627.08	645.26
78	243.74	305.69	389.13	497.36	571.72	621.29	652.70	685.74	703.09
79	266.86	335.44	427.97	546.93	628.73	681.62	715.49	749.36	766.71
80	292.47	367.67	470.10	601.47	691.53	748.53	784.88	819.58	836.11
81	319.74	403.19	516.38	661.78	760.10	822.07	860.07	896.43	911.28
82	350.30	442.02	567.60	727.87	835.28	902.20	942.69	979.87	993.91
83	376.75	477.54	613.03	788.19	903.03	972.44	1,012.92	1,048.44	1,060.82
84	406.48	515.54	663.43	853.45	975.73	1,046.79	1,087.28	1,121.15	1,131.89
85	437.89	556.02	717.14	923.69	1,054.22	1,127.76	1,167.40	1,199.63	1,208.72
86	471.76	600.65	775.79	999.69	1,138.50	1,214.50	1,254.16	1,283.07	1,289.68
87	508.12	648.57	839.41	1,082.31	1,231.03	1,308.69	1,346.69	1,372.31	1,377.27
88	546.93	699.79	907.99	1,171.55	1,330.17	1,409.49	1,446.66	1,468.16	1,469.80
89	589.89	755.97	981.52	1,269.04	1,436.75	1,517.73	1,553.25	1,569.77	1,568.94

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.70	$18.05	$20.41	$23.80	$26.17	$27.76	$29.36	$31.25	$32.86
35-39	16.48	18.84	21.97	25.37	28.56	30.14	31.72	33.65	36.07
40-44	18.05	20.41	24.33	28.56	32.52	34.89	36.49	39.27	41.66
45-49	20.41	24.33	28.27	34.89	39.67	42.03	44.42	48.09	50.49
50	22.77	26.68	32.18	39.67	44.42	48.38	50.75	54.50	57.70
51	23.55	27.48	32.96	41.24	46.00	49.97	52.35	56.90	60.12
52	24.33	29.04	34.54	42.83	48.38	52.35	54.73	59.29	62.52
53	25.89	30.62	36.89	46.00	51.56	56.31	58.69	63.32	67.32
54	27.48	32.96	39.25	49.18	55.53	60.28	63.45	68.13	72.13
55	29.04	34.54	42.38	52.35	59.50	64.24	67.42	72.93	76.93
56	31.40	36.89	45.52	56.31	63.45	69.01	72.97	77.75	82.55
57	32.96	39.25	47.88	60.28	68.21	73.76	77.73	83.34	88.16
58	35.33	42.38	52.59	65.04	74.55	80.10	84.87	90.56	96.17
59	38.47	46.32	56.51	71.38	80.90	87.24	92.02	98.57	104.18
60	41.59	50.24	61.22	76.93	87.24	95.18	99.94	107.38	113.01
61	44.74	54.15	66.73	83.28	95.18	103.10	108.68	116.21	122.62
62	47.88	58.07	72.21	90.41	103.10	111.84	118.19	126.62	133.05
63	52.59	63.58	79.28	99.94	114.21	123.74	130.07	139.44	146.65
64	57.29	69.85	87.13	110.25	125.31	136.42	143.56	153.87	161.88
65	62.79	76.92	95.76	121.35	138.81	149.91	158.63	169.90	177.90
66	68.29	83.99	105.16	134.05	152.28	165.77	174.49	187.53	196.36
67	75.36	92.62	116.17	147.53	168.14	182.42	192.73	206.77	216.39
68	83.21	102.83	129.51	164.18	187.97	204.63	215.74	231.61	242.03
69	92.62	114.59	144.41	184.00	210.98	229.21	241.11	258.85	270.88
70	102.83	127.93	160.91	205.43	235.58	256.18	270.47	290.11	302.94
71	113.81	142.06	179.75	230.01	264.12	287.12	302.99	324.58	338.99
72	127.16	157.76	200.16	256.97	295.04	321.23	339.48	363.84	379.07
73	140.50	175.03	222.12	285.53	328.36	356.91	376.75	403.10	419.13
74	155.42	194.65	246.45	317.26	364.06	396.57	417.99	446.40	463.22
75	172.68	215.86	273.14	352.15	404.51	440.21	463.99	495.28	512.11
76	191.51	239.39	303.75	391.02	449.72	488.59	514.76	548.97	565.81
77	211.93	265.30	336.72	434.65	499.68	543.31	571.86	608.27	625.90
78	231.55	290.41	369.68	477.47	548.85	596.45	626.58	665.17	682.00
79	253.51	318.66	406.57	525.05	603.57	654.35	686.87	726.89	743.71
80	277.84	349.28	446.60	577.40	663.87	718.60	753.48	794.98	811.03
81	303.75	383.03	490.57	635.32	729.70	789.18	825.66	869.53	883.96
82	332.79	419.92	539.22	698.75	801.87	866.12	904.99	950.48	964.08
83	357.91	453.67	582.39	756.65	866.89	933.54	972.41	1,016.98	1,029.00
84	386.16	489.77	630.27	819.32	936.70	1,004.93	1,043.78	1,087.51	1,097.93
85	415.98	528.21	681.28	886.74	1,012.06	1,082.65	1,120.70	1,163.64	1,172.46
86	448.16	570.62	737.00	959.71	1,092.96	1,165.92	1,204.00	1,244.58	1,251.00
87	482.71	616.14	797.45	1,039.02	1,181.78	1,256.35	1,292.83	1,331.14	1,335.95
88	519.58	664.79	862.59	1,124.69	1,276.96	1,353.12	1,388.80	1,424.10	1,425.71
89	560.40	718.17	932.45	1,218.27	1,379.29	1,457.02	1,491.11	1,522.67	1,521.87

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.53	$16.71	$18.91	$22.31	$24.53	$26.04	$27.51	$29.65	$31.17
35-39	15.27	17.43	20.36	23.80	26.77	28.27	29.75	31.93	34.21
40-44	16.71	18.91	22.54	26.77	30.49	32.71	34.21	37.24	39.52
45-49	18.91	22.54	26.18	32.71	37.19	39.41	41.65	45.61	47.88
50	21.09	24.71	29.80	37.19	41.65	45.36	47.59	51.70	54.73
51	21.81	25.45	30.53	38.66	43.13	46.84	49.09	53.96	57.01
52	22.54	26.90	31.99	40.15	45.36	49.09	51.31	56.25	59.29
53	23.99	28.35	34.18	43.13	48.34	52.80	55.02	60.04	63.84
54	25.45	30.53	36.35	46.10	52.05	56.52	59.49	64.60	68.41
55	26.90	31.99	39.26	49.09	55.77	60.24	63.21	69.17	72.97
56	29.08	34.18	42.17	52.80	59.49	64.70	68.41	73.73	78.29
57	30.53	36.35	44.35	56.52	63.96	69.14	72.87	79.04	83.61
58	32.73	39.26	48.72	60.97	69.89	75.10	79.57	85.89	91.21
59	35.63	42.91	52.34	66.92	75.85	81.80	86.26	93.49	98.82
60	38.53	46.53	56.72	72.13	81.80	89.24	93.70	101.86	107.17
61	41.44	50.16	61.81	78.09	89.24	96.66	101.87	110.21	116.29
62	44.35	53.80	66.89	84.77	96.66	104.85	110.79	120.10	126.18
63	48.72	58.90	73.43	93.70	107.07	116.01	121.94	132.25	139.10
64	53.07	64.71	80.70	103.35	117.49	127.89	134.60	145.93	153.53
65	58.16	71.25	88.70	113.77	130.13	140.54	148.71	161.15	168.74
66	63.25	77.80	97.42	125.67	142.77	155.42	163.59	177.86	186.23
67	69.81	85.80	107.61	138.32	157.64	171.03	180.69	196.11	205.22
68	77.07	95.24	119.97	153.93	176.22	191.85	202.25	219.67	229.55
69	85.80	106.16	133.77	172.51	197.80	214.90	226.05	245.51	256.92
70	95.24	118.50	149.05	192.59	220.85	240.17	253.56	275.15	287.33
71	105.44	131.61	166.49	215.64	247.61	269.17	284.04	307.84	321.52
72	117.77	146.14	185.40	240.90	276.61	301.15	318.26	345.07	359.52
73	130.14	162.13	205.75	267.69	307.84	334.61	353.20	382.33	397.53
74	143.96	180.30	228.28	297.43	341.30	371.79	391.87	423.38	439.34
75	159.95	199.95	253.01	330.14	379.23	412.69	435.00	469.74	485.70
76	177.39	221.76	281.38	366.58	421.61	458.05	482.58	520.68	536.62
77	196.30	245.75	311.91	407.48	468.45	509.35	536.11	576.92	593.64
78	214.48	269.01	342.43	447.63	514.56	559.16	587.42	630.88	646.85
79	234.84	295.19	376.62	492.24	565.86	613.46	643.95	689.41	705.38
80	257.38	323.54	413.69	541.33	622.37	673.67	706.40	754.02	769.22
81	281.38	354.80	454.40	595.60	684.09	739.86	774.06	824.71	838.39
82	308.27	388.97	499.49	655.10	751.75	811.98	848.41	901.48	914.39
83	331.54	420.24	539.47	709.36	812.72	875.19	911.62	964.57	975.95
84	357.71	453.67	583.82	768.11	878.16	942.11	978.55	1,031.46	1,041.33
85	385.34	489.29	631.09	831.32	948.81	1,014.98	1,050.67	1,103.65	1,112.02
86	415.14	528.57	682.71	899.73	1,024.64	1,093.05	1,128.74	1,180.43	1,186.51
87	447.15	570.74	738.68	974.09	1,107.93	1,177.82	1,212.03	1,262.51	1,267.08
88	481.29	615.81	799.04	1,054.39	1,197.15	1,268.54	1,302.00	1,350.70	1,352.21
89	519.10	665.25	863.73	1,142.14	1,293.08	1,365.95	1,397.91	1,444.19	1,443.42

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.05	$16.16	$18.26	$21.56	$23.72	$25.17	$26.60	$29.00	$30.49
35-39	14.74	16.84	19.66	23.01	25.88	27.32	28.75	31.22	33.48
40-44	16.16	18.26	21.76	25.88	29.47	31.61	33.07	36.44	38.66
45-49	18.26	21.76	25.29	31.61	35.93	38.09	40.27	44.61	46.84
50	20.37	23.87	28.79	35.93	40.27	43.84	45.99	50.57	53.53
51	21.08	24.58	29.50	37.37	41.69	45.28	47.45	52.80	55.77
52	21.76	26.00	30.89	38.80	43.84	47.45	49.60	55.02	57.99
53	23.17	27.39	33.00	41.69	46.73	51.03	53.18	58.74	62.45
54	24.58	29.50	35.11	44.56	50.31	54.64	57.51	63.21	66.92
55	26.00	30.89	37.92	47.45	53.91	58.22	61.10	67.67	71.38
56	28.08	33.00	40.73	51.03	57.51	62.53	66.13	72.13	76.58
57	29.50	35.11	42.84	54.64	61.82	66.85	70.44	77.33	81.80
58	31.60	37.92	47.05	58.94	67.57	72.59	76.92	84.02	89.24
59	34.42	41.44	50.56	64.70	73.31	79.07	83.39	91.46	96.66
60	37.21	44.95	54.78	69.73	79.07	86.26	90.58	99.63	104.85
61	40.03	48.46	59.70	75.48	86.26	93.45	98.48	107.84	113.77
62	42.84	51.96	64.60	81.94	93.45	101.36	107.09	117.49	123.45
63	47.05	56.88	70.93	90.58	103.50	112.13	117.87	129.38	136.07
64	51.26	62.50	77.96	99.90	113.57	123.63	130.10	142.77	150.21
65	56.18	68.82	85.67	109.96	125.80	135.86	143.75	157.64	165.07
66	61.10	75.15	94.09	121.47	138.01	150.23	158.14	173.99	182.19
67	67.42	82.86	103.94	133.69	152.38	165.33	174.66	191.85	200.76
68	74.44	92.00	115.88	148.79	170.37	185.44	195.50	214.90	224.56
69	82.86	102.53	129.22	166.75	191.20	207.73	218.51	240.17	251.33
70	92.00	114.46	143.98	186.16	213.49	232.15	245.10	269.17	281.07
71	101.84	127.11	160.82	208.45	239.34	260.20	274.57	301.15	314.53
72	113.77	141.16	179.08	232.89	267.39	291.11	307.66	337.58	351.72
73	125.72	156.61	198.74	258.77	297.58	323.45	341.43	374.02	388.88
74	139.06	174.16	220.51	287.52	329.93	359.40	378.82	414.17	429.78
75	154.50	193.13	244.39	319.14	366.59	398.93	420.51	459.53	475.14
76	171.35	214.19	271.78	354.37	407.56	442.77	466.50	509.35	524.96
77	189.61	237.37	301.27	393.89	452.83	492.38	518.25	564.38	580.74
78	207.18	259.83	330.77	432.72	497.40	540.53	567.85	617.17	632.78
79	226.83	285.12	363.77	475.84	547.00	593.00	622.47	674.43	690.04
80	248.59	312.51	399.60	523.28	601.63	651.22	682.85	737.62	752.50
81	271.78	342.71	438.92	575.74	661.28	715.19	748.26	806.79	820.16
82	297.75	375.72	482.46	633.26	726.69	784.91	820.14	881.89	894.52
83	320.24	405.91	521.08	685.73	785.63	846.01	881.24	943.60	954.74
84	345.51	438.20	563.92	742.50	848.88	910.72	945.93	1,009.03	1,018.69
85	372.20	472.62	609.57	803.60	917.17	981.16	1,015.64	1,079.66	1,087.85
86	400.99	510.54	659.43	869.73	990.49	1,056.61	1,091.12	1,154.77	1,160.72
87	431.90	551.29	713.50	941.61	1,070.99	1,138.56	1,171.62	1,235.07	1,239.54
88	464.89	594.81	771.79	1,019.25	1,157.25	1,226.26	1,258.59	1,321.33	1,322.83
89	501.41	642.57	834.30	1,104.07	1,249.96	1,320.43	1,351.32	1,412.79	1,412.05

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.05	$15.01	$16.99	$20.32	$22.35	$23.72	$25.07	$27.39	$28.79
35-39	13.71	15.65	18.27	21.68	24.39	25.75	27.10	29.50	31.60
40-44	15.01	16.99	20.24	24.39	27.77	29.80	31.17	34.42	36.51
45-49	16.99	20.24	23.51	29.80	33.87	35.90	37.94	42.13	44.24
50	18.93	22.19	26.76	33.87	37.94	41.32	43.35	47.76	50.56
51	19.59	22.85	27.40	35.23	39.29	42.68	44.72	49.87	52.68
52	20.24	24.15	28.72	36.58	41.32	44.72	46.75	51.96	54.78
53	21.53	25.46	30.68	39.29	44.05	48.10	50.13	55.47	58.98
54	22.85	27.40	32.64	42.00	47.42	51.49	54.20	59.70	63.21
55	24.15	28.72	35.25	44.72	50.83	54.87	57.60	63.90	67.42
56	26.12	30.68	37.87	48.10	54.20	58.94	62.32	68.13	72.33
57	27.40	32.64	39.81	51.49	58.28	63.00	66.39	73.04	77.25
58	29.38	35.25	43.75	55.55	63.68	68.42	72.49	79.35	84.27
59	31.99	38.51	47.00	60.97	69.10	74.52	78.60	86.38	91.30
60	34.59	41.77	50.91	65.72	74.52	81.29	85.37	94.09	99.02
61	37.20	45.03	55.49	71.15	81.29	88.07	92.82	101.84	107.45
62	39.81	48.29	60.04	77.22	88.07	95.52	100.94	110.96	116.58
63	43.75	52.88	65.92	85.37	97.55	105.70	111.10	122.19	128.51
64	47.64	58.08	72.45	94.17	107.04	116.52	122.62	134.82	141.85
65	52.22	63.96	79.62	103.65	118.57	128.04	135.49	148.88	155.90
66	56.79	69.84	87.45	114.49	130.07	141.60	149.04	164.32	172.06
67	62.66	77.03	96.60	126.02	143.62	155.81	164.62	181.19	189.61
68	69.18	85.50	107.70	140.25	160.57	174.79	184.26	202.95	212.08
69	77.03	95.30	120.09	157.17	180.22	195.79	205.94	226.83	237.37
70	85.50	106.38	133.81	175.47	201.22	218.81	231.02	254.22	265.46
71	94.65	118.14	149.46	196.47	225.59	245.26	258.81	284.43	297.06
72	105.74	131.19	166.45	219.49	252.03	274.38	289.96	318.83	332.17
73	116.84	145.55	184.71	243.89	280.48	304.86	321.80	353.23	367.28
74	129.23	161.87	204.95	270.99	310.96	338.74	357.03	391.16	405.91
75	143.60	179.50	227.14	300.80	345.51	376.01	396.33	434.01	448.75
76	159.26	199.08	252.60	334.00	384.13	417.33	439.68	481.07	495.80
77	176.22	220.61	280.01	371.26	426.80	464.08	488.45	533.02	548.47
78	192.55	241.49	307.42	407.84	468.81	509.46	535.22	582.89	597.63
79	210.82	265.00	338.09	448.49	515.55	558.92	586.70	636.97	651.70
80	231.05	290.45	371.39	493.22	567.05	613.79	643.61	696.64	710.69
81	252.60	318.52	407.94	542.67	623.29	674.09	705.26	761.97	774.59
82	276.74	349.20	448.39	596.86	684.93	739.80	773.00	832.89	844.83
83	297.64	377.27	484.31	646.31	740.48	797.40	830.60	891.17	901.69
84	321.13	407.28	524.11	699.83	800.10	858.37	891.57	952.98	962.10
85	345.92	439.25	566.54	757.42	864.47	924.77	957.28	1,019.68	1,027.41
86	372.68	474.51	612.89	819.75	933.57	995.89	1,028.41	1,090.62	1,096.23
87	401.42	512.37	663.14	887.50	1,009.44	1,073.12	1,104.29	1,166.47	1,170.68
88	432.08	552.82	717.31	960.67	1,090.74	1,155.79	1,186.26	1,247.94	1,249.33
89	466.01	597.21	775.40	1,040.61	1,178.14	1,244.53	1,273.66	1,334.31	1,333.60

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$15.69	$18.10	$19.90	$21.12	$22.31	$25.13	$26.42
35-39	n/a	n/a	16.89	19.30	21.72	22.92	24.12	27.07	29.02
40-44	n/a	n/a	18.69	21.72	24.73	26.54	27.74	31.57	33.50
45-49	n/a	n/a	21.72	26.54	30.16	31.96	33.79	38.66	40.60
50	n/a	n/a	24.73	30.16	33.79	36.79	38.60	43.83	46.40
51	n/a	n/a	25.33	31.35	34.97	38.00	39.81	45.75	48.34
52	n/a	n/a	26.54	32.56	36.79	39.81	41.62	47.68	50.27
53	n/a	n/a	28.35	34.97	39.21	42.83	44.63	50.91	54.12
54	n/a	n/a	30.16	37.40	42.22	45.85	48.25	54.78	57.99
55	n/a	n/a	32.56	39.81	45.24	48.85	51.26	58.65	61.86
56	n/a	n/a	34.97	42.83	48.25	52.47	55.49	62.52	66.37
57	n/a	n/a	36.79	45.85	51.87	56.08	59.12	67.02	70.89
58	n/a	n/a	40.41	49.45	56.68	60.92	64.54	72.81	77.33
59	n/a	n/a	43.42	54.28	61.52	66.35	69.97	79.26	83.78
60	n/a	n/a	47.04	58.52	66.35	72.37	75.99	86.34	90.87
61	n/a	n/a	51.26	63.33	72.37	78.40	82.64	93.45	98.60
62	n/a	n/a	55.49	68.75	78.40	85.04	89.87	101.82	106.97
63	n/a	n/a	60.92	75.99	86.85	94.09	98.91	112.13	117.92
64	n/a	n/a	66.95	83.85	95.30	103.73	109.16	123.72	130.18
65	n/a	n/a	73.58	92.28	105.54	113.99	120.63	136.62	143.06
66	n/a	n/a	80.80	101.92	115.80	126.05	132.70	150.80	157.89
67	n/a	n/a	89.26	112.19	127.86	138.72	146.55	166.27	174.00
68	n/a	n/a	99.52	124.84	142.94	155.61	164.05	186.24	194.62
69	n/a	n/a	110.97	139.92	160.44	174.29	183.34	208.15	217.82
70	n/a	n/a	123.65	156.21	179.13	194.81	205.67	233.28	243.60
71	n/a	n/a	138.11	174.90	200.83	218.33	230.39	261.00	272.58
72	n/a	n/a	153.80	195.40	224.35	244.26	258.14	292.57	304.81
73	n/a	n/a	170.67	217.12	249.69	271.41	286.49	324.15	337.03
74	n/a	n/a	189.38	241.24	276.84	301.57	317.84	358.95	372.48
75	n/a	n/a	209.89	267.78	307.59	334.73	352.83	398.27	411.78
76	n/a	n/a	233.41	297.35	341.98	371.52	391.44	441.44	454.97
77	n/a	n/a	258.74	330.51	379.96	413.15	434.84	489.12	503.30
78	n/a	n/a	284.07	363.08	417.36	453.55	476.47	534.88	548.41
79	n/a	n/a	312.42	399.27	458.97	497.58	522.31	584.50	598.04
80	n/a	n/a	343.18	439.08	504.81	546.43	572.96	639.28	652.16
81	n/a	n/a	376.96	483.09	554.88	600.11	627.85	699.21	710.81
82	n/a	n/a	414.35	531.36	609.75	658.61	688.15	764.30	775.25
83	n/a	n/a	447.51	575.37	659.20	709.88	739.43	817.78	827.45
84	n/a	n/a	484.31	623.01	712.28	764.16	793.71	874.50	882.87
85	n/a	n/a	523.50	674.30	769.59	823.26	852.20	935.71	942.80
86	n/a	n/a	566.33	729.78	831.10	886.59	915.54	1,000.80	1,005.95
87	n/a	n/a	612.78	790.08	898.65	955.33	983.09	1,070.40	1,074.27
88	n/a	n/a	662.82	855.23	971.02	1,028.93	1,056.07	1,145.15	1,146.45
89	n/a	n/a	716.50	926.39	1,048.82	1,107.94	1,133.87	1,224.42	1,223.78

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.49	$24.79	$28.92	$35.52	$39.67	$42.96	$46.28	$49.57	$54.53
35-39	23.96	28.08	33.87	41.31	47.09	52.05	54.53	59.49	64.45
40-44	28.08	33.87	40.48	50.40	58.66	63.62	67.74	73.54	80.15
45-49	34.70	41.31	51.22	64.45	74.36	81.80	86.76	94.18	101.62
50	39.67	47.92	59.49	74.36	85.92	94.18	100.79	108.23	117.32
51	41.31	49.57	61.97	78.50	90.88	99.14	105.75	114.02	123.11
52	42.96	52.05	65.27	82.62	95.02	104.10	110.70	118.96	128.89
53	45.45	55.36	69.39	88.41	101.62	111.54	118.96	128.07	137.16
54	48.75	59.49	74.36	94.18	109.06	118.96	127.23	136.33	147.06
55	52.05	63.62	79.32	100.79	116.50	128.07	135.49	146.25	156.98
56	55.36	67.74	85.09	108.23	124.76	136.33	145.42	156.15	167.71
57	58.66	71.88	90.88	115.67	133.84	146.25	155.32	167.71	179.29
58	62.79	77.66	97.49	124.76	143.75	157.80	167.71	180.12	192.50
59	67.74	83.44	104.93	133.84	155.32	170.20	180.94	194.16	207.37
60	72.71	89.24	113.19	144.59	166.89	182.58	194.16	209.03	223.07
61	77.66	95.85	121.45	155.32	180.12	197.46	209.85	224.73	239.59
62	83.44	103.29	131.37	167.71	194.16	212.33	225.54	242.07	257.77
63	90.05	112.37	142.10	181.77	210.69	231.34	245.39	263.56	280.08
64	97.49	121.45	154.50	197.46	228.86	251.16	266.86	286.69	304.04
65	105.75	131.37	167.71	214.81	249.51	273.47	289.99	311.48	330.48
66	114.02	142.93	182.58	233.81	270.99	297.43	315.61	338.74	358.56
67	123.93	154.50	198.28	254.47	294.96	323.04	343.70	368.48	389.96
68	135.49	169.37	217.29	279.26	323.87	355.26	377.57	404.83	427.97
69	147.89	185.90	237.95	306.52	356.09	390.78	415.57	445.32	470.10
70	161.94	203.25	261.09	337.09	391.61	430.45	456.88	489.11	515.54
71	176.80	223.07	286.69	370.14	430.45	472.58	502.33	537.85	565.95
72	194.16	244.56	314.78	407.31	473.41	520.50	552.73	591.56	621.29
73	211.51	266.86	343.70	445.32	518.02	568.42	603.13	644.43	675.01
74	230.51	290.81	375.08	486.63	565.95	621.29	658.48	702.27	733.66
75	252.00	318.10	409.80	532.06	618.82	678.30	719.61	765.06	796.44
76	275.11	347.00	447.79	581.64	676.65	741.10	785.71	834.45	865.86
77	299.90	379.23	489.11	635.34	739.46	810.50	857.59	908.82	940.21
78	327.18	414.75	536.20	697.30	811.32	887.33	936.90	990.60	1,021.18
79	357.74	453.59	588.25	765.06	889.81	971.61	1,024.48	1,079.01	1,108.75
80	390.78	496.54	644.43	839.41	975.73	1,064.14	1,120.32	1,175.67	1,203.76
81	426.32	542.81	706.40	921.21	1,069.93	1,164.93	1,224.42	1,281.43	1,307.04
82	465.97	594.04	774.15	1,011.25	1,173.20	1,275.63	1,338.44	1,396.26	1,419.40
83	489.11	625.43	815.46	1,065.79	1,234.33	1,336.79	1,397.91	1,452.45	1,473.10
84	514.72	658.48	860.07	1,123.63	1,297.95	1,402.06	1,460.72	1,511.10	1,528.46
85	541.16	693.18	906.34	1,184.75	1,365.70	1,468.97	1,526.81	1,572.24	1,586.29
86	568.42	729.53	955.08	1,249.20	1,436.75	1,540.02	1,595.38	1,635.86	1,646.59
87	597.33	767.54	1,006.31	1,316.95	1,511.10	1,614.38	1,666.44	1,701.96	1,708.57
88	627.91	808.02	1,060.82	1,388.82	1,589.59	1,692.05	1,741.62	1,770.53	1,773.02
89	660.13	850.98	1,117.83	1,464.01	1,672.21	1,773.84	1,819.27	1,842.41	1,840.76

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.41	$23.55	$27.48	$34.11	$38.07	$41.24	$44.42	$48.09	$52.90
35-39	22.77	26.68	32.18	39.67	45.22	49.97	52.35	57.70	62.52
40-44	26.68	32.18	38.47	48.38	56.31	61.07	65.04	71.32	77.75
45-49	32.96	39.25	48.65	61.86	71.38	78.52	83.28	91.35	98.57
50	37.67	45.52	56.51	71.38	82.48	90.41	96.76	104.99	113.79
51	39.25	47.09	58.88	75.36	87.24	95.18	101.53	110.61	119.41
52	40.81	49.44	62.01	79.32	91.22	99.94	106.28	115.41	125.02
53	43.18	52.59	65.92	84.87	97.55	107.08	114.21	124.22	133.05
54	46.32	56.51	70.65	90.41	104.69	114.21	122.14	132.24	142.65
55	49.44	60.44	75.36	96.76	111.84	122.94	130.07	141.85	152.27
56	52.59	64.36	80.84	103.90	119.76	130.88	139.60	151.47	162.68
57	55.72	68.29	86.33	111.04	128.48	140.40	149.12	162.68	173.91
58	59.66	73.77	92.62	119.76	138.01	151.48	161.00	174.71	186.73
59	64.36	79.28	99.69	128.48	149.12	163.40	173.70	188.33	201.16
60	69.08	84.77	107.54	138.81	160.22	175.29	186.40	202.74	216.39
61	73.77	91.06	115.38	149.12	172.91	189.57	201.46	217.97	232.41
62	79.28	98.12	124.80	161.00	186.40	203.83	216.52	234.81	250.03
63	85.55	106.76	135.00	174.49	202.26	222.09	235.58	255.65	271.67
64	92.62	115.38	146.77	189.57	219.70	241.11	256.18	278.09	294.92
65	100.47	124.80	159.34	206.22	239.52	262.53	278.39	302.15	320.56
66	108.32	135.78	173.45	224.45	260.16	285.53	302.99	328.58	347.81
67	117.73	146.77	188.38	244.30	283.15	310.12	329.94	357.43	378.27
68	128.72	160.91	206.42	268.09	310.91	341.05	362.46	392.68	415.13
69	140.50	176.61	226.05	294.25	341.84	375.16	398.94	431.96	456.00
70	153.84	193.09	248.04	323.60	375.94	413.23	438.61	474.43	500.08
71	167.97	211.93	272.37	355.34	413.23	453.67	482.24	521.71	548.97
72	184.46	232.34	299.04	391.02	454.47	499.68	530.62	573.81	602.65
73	200.93	253.51	326.52	427.50	497.31	545.69	579.00	625.10	654.76
74	218.98	276.28	356.34	467.16	543.31	596.45	632.14	681.19	711.65
75	239.39	302.19	389.31	510.78	594.06	651.18	690.82	742.12	772.55
76	261.36	329.65	425.41	558.37	649.59	711.45	754.28	809.42	839.87
77	284.91	360.27	464.65	609.92	709.88	778.08	823.29	881.56	912.00
78	310.82	394.01	509.40	669.41	778.86	851.83	899.41	960.89	990.55
79	339.85	430.91	558.84	734.46	854.22	932.74	983.49	1,046.64	1,075.47
80	371.24	471.72	612.21	805.84	936.70	1,021.57	1,075.51	1,140.39	1,167.66
81	405.01	515.67	671.09	884.37	1,027.13	1,118.34	1,175.43	1,242.98	1,267.83
82	442.67	564.33	735.44	970.80	1,126.28	1,224.61	1,284.89	1,354.39	1,376.82
83	464.65	594.17	774.68	1,023.16	1,184.95	1,283.31	1,341.99	1,408.88	1,428.90
84	488.99	625.55	817.06	1,078.67	1,246.04	1,345.97	1,402.29	1,465.78	1,482.60
85	514.11	658.52	861.03	1,137.36	1,311.07	1,410.22	1,465.73	1,525.07	1,538.70
86	540.00	693.05	907.32	1,199.24	1,379.29	1,478.41	1,531.57	1,586.79	1,597.21
87	567.46	729.16	956.00	1,264.27	1,450.67	1,549.80	1,599.78	1,650.90	1,657.32
88	596.50	767.62	1,007.78	1,333.28	1,526.02	1,624.36	1,671.96	1,717.40	1,719.83
89	627.13	808.43	1,061.95	1,405.46	1,605.31	1,702.88	1,746.51	1,787.15	1,785.53

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.91	$21.81	$25.45	$31.97	$35.69	$38.66	$41.65	$45.61	$50.17
35-39	21.09	24.71	29.80	37.19	42.38	46.84	49.09	54.73	59.29
40-44	24.71	29.80	35.63	45.36	52.80	57.26	60.97	67.66	73.73
45-49	30.53	36.35	45.08	57.99	66.92	73.62	78.09	86.64	93.49
50	34.91	42.17	52.34	66.92	77.33	84.77	90.72	99.57	107.93
51	36.35	43.63	54.53	70.65	81.80	89.24	95.18	104.90	113.26
52	37.80	45.81	57.44	74.36	85.52	93.70	99.63	109.45	118.58
53	40.00	48.72	61.07	79.57	91.46	100.40	107.07	117.82	126.18
54	42.91	52.34	65.43	84.77	98.16	107.07	114.50	125.42	135.29
55	45.81	56.00	69.81	90.72	104.85	115.25	121.94	134.55	144.41
56	48.72	59.62	74.89	97.41	112.28	122.69	130.88	143.66	154.30
57	51.62	63.25	79.97	104.10	120.46	131.62	139.79	154.30	164.94
58	55.25	68.33	85.80	112.28	129.38	142.02	150.94	165.71	177.10
59	59.62	73.43	92.34	120.46	139.79	153.17	162.84	178.62	190.79
60	63.99	78.52	99.61	130.13	150.21	164.32	174.75	192.30	205.22
61	68.33	84.34	106.88	139.79	162.10	177.71	188.86	206.74	220.42
62	73.43	90.88	115.61	150.94	174.75	191.10	202.99	222.71	237.15
63	79.24	98.88	125.05	163.59	189.61	208.20	220.85	242.46	257.68
64	85.80	106.88	135.96	177.71	205.97	226.05	240.17	263.77	279.72
65	93.06	115.61	147.58	193.32	224.56	246.12	261.00	286.56	304.04
66	100.34	125.77	160.68	210.42	243.89	267.69	284.04	311.64	329.88
67	109.06	135.96	174.49	229.02	265.46	290.75	309.32	339.01	358.76
68	119.24	149.05	191.21	251.33	291.48	319.74	339.82	372.46	393.73
69	130.14	163.59	209.39	275.87	320.47	351.72	374.02	409.70	432.49
70	142.50	178.86	229.75	303.38	352.45	387.40	411.19	449.97	474.30
71	155.57	196.30	252.29	333.13	387.40	425.32	452.09	494.82	520.68
72	170.87	215.21	277.00	366.58	426.07	468.45	497.45	544.24	571.59
73	186.14	234.84	302.45	400.79	466.23	511.58	542.81	592.87	620.99
74	202.85	255.91	330.08	437.97	509.35	559.16	592.63	646.09	674.97
75	221.76	279.91	360.62	478.85	556.94	610.47	647.66	703.86	732.74
76	242.10	305.36	394.05	523.48	608.98	667.00	707.14	767.70	796.60
77	263.91	333.72	430.41	571.81	665.50	729.45	771.83	836.11	865.00
78	287.92	364.98	471.86	627.57	730.18	798.59	843.20	911.36	939.49
79	314.81	399.15	517.66	688.55	800.83	874.45	922.04	992.70	1,020.05
80	343.90	436.96	567.09	755.47	878.16	957.72	1,008.30	1,081.62	1,107.47
81	375.16	477.67	621.64	829.09	962.94	1,048.44	1,101.97	1,178.91	1,202.48
82	410.05	522.76	681.25	910.13	1,055.88	1,148.07	1,204.59	1,284.56	1,305.86
83	430.41	550.38	717.59	959.21	1,110.90	1,203.11	1,258.12	1,336.25	1,355.25
84	452.95	579.46	756.86	1,011.25	1,168.16	1,261.85	1,314.64	1,390.21	1,406.18
85	476.22	610.00	797.58	1,066.28	1,229.13	1,322.07	1,374.13	1,446.46	1,459.38
86	500.21	641.98	840.48	1,124.28	1,293.08	1,386.02	1,435.84	1,504.99	1,514.87
87	525.66	675.43	885.55	1,185.25	1,359.99	1,452.94	1,499.80	1,565.80	1,571.89
88	552.56	711.06	933.53	1,249.95	1,430.63	1,522.84	1,567.46	1,628.88	1,631.18
89	580.92	748.86	983.70	1,317.61	1,504.98	1,596.46	1,637.35	1,695.02	1,693.50

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.26	$21.08	$24.58	$30.89	$34.51	$37.37	$40.27	$44.61	$49.09
35-39	20.37	23.87	28.79	35.93	40.97	45.28	47.45	53.53	57.99
40-44	23.87	28.79	34.42	43.84	51.03	55.34	58.94	66.18	72.13
45-49	29.50	35.11	43.54	56.06	64.70	71.16	75.48	84.77	91.46
50	33.71	40.73	50.56	64.70	74.76	81.94	87.69	97.41	105.58
51	35.11	42.13	52.68	68.29	79.07	86.26	92.00	102.62	110.79
52	36.51	44.24	55.47	71.88	82.67	90.58	96.32	107.07	116.01
53	38.63	47.05	58.98	76.92	88.41	97.04	103.50	115.25	123.45
54	41.44	50.56	63.21	81.94	94.88	103.50	110.69	122.69	132.35
55	44.24	54.08	67.42	87.69	101.36	111.42	117.87	131.62	141.28
56	47.05	57.59	72.33	94.17	108.54	118.61	126.51	140.54	150.94
57	49.87	61.10	77.25	100.64	116.44	127.23	135.14	150.94	161.37
58	53.37	66.01	82.86	108.54	125.06	137.29	145.92	162.10	173.25
59	57.59	70.93	89.19	116.44	135.14	148.08	157.42	174.75	186.64
60	61.80	75.85	96.22	125.80	145.20	158.85	168.93	188.13	200.76
61	66.01	81.47	103.24	135.14	156.70	171.79	182.57	202.25	215.64
62	70.93	87.78	111.66	145.92	168.93	184.73	196.22	217.86	232.00
63	76.55	95.52	120.80	158.14	183.29	201.26	213.49	237.19	252.07
64	82.86	103.24	131.32	171.79	199.11	218.51	232.15	258.02	273.64
65	89.89	111.66	142.56	186.89	217.08	237.91	252.29	280.33	297.43
66	96.92	121.48	155.19	203.41	235.77	258.77	274.57	304.86	322.70
67	105.35	131.32	168.53	221.40	256.60	281.04	299.02	331.64	350.96
68	115.17	143.98	184.69	242.95	281.76	309.07	328.49	364.35	385.17
69	125.72	158.03	202.25	266.66	309.80	339.98	361.56	400.79	423.09
70	137.65	172.77	221.92	293.27	340.70	374.48	397.49	440.20	463.98
71	150.27	189.61	243.69	322.02	374.48	411.14	437.03	484.07	509.35
72	165.03	207.87	267.57	354.37	411.86	452.83	480.87	532.40	559.16
73	179.79	226.83	292.14	387.42	450.68	494.53	524.71	579.99	607.51
74	195.93	247.20	318.83	423.36	492.38	540.53	572.88	632.05	660.29
75	214.19	270.38	348.32	462.89	538.38	590.12	626.07	688.55	716.80
76	233.86	294.96	380.63	506.02	588.69	644.75	683.56	751.01	779.27
77	254.91	322.35	415.73	552.76	643.33	705.14	746.11	817.94	846.19
78	278.10	352.54	455.78	606.66	705.85	771.96	815.10	891.55	919.06
79	304.07	385.55	500.01	665.61	774.14	845.29	891.30	971.11	997.87
80	332.17	422.07	547.76	730.29	848.88	925.80	974.69	1,058.10	1,083.38
81	362.38	461.39	600.44	801.45	930.84	1,013.49	1,065.24	1,153.29	1,176.33
82	396.07	504.93	658.02	879.79	1,020.68	1,109.81	1,164.43	1,256.64	1,277.47
83	415.73	531.62	693.14	927.23	1,073.86	1,163.01	1,216.18	1,307.21	1,325.78
84	437.52	559.71	731.06	977.56	1,129.22	1,219.79	1,270.82	1,359.99	1,375.61
85	459.99	589.21	770.39	1,030.74	1,188.15	1,278.01	1,328.33	1,415.02	1,427.66
86	483.15	620.10	811.82	1,086.81	1,249.96	1,339.82	1,387.97	1,472.28	1,481.93
87	507.74	652.40	855.36	1,145.74	1,314.67	1,404.51	1,449.80	1,531.75	1,537.72
88	533.72	686.82	901.69	1,208.27	1,382.93	1,472.08	1,515.21	1,593.48	1,595.71
89	561.10	723.34	950.16	1,273.69	1,454.82	1,543.24	1,582.78	1,658.18	1,656.68

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.99	$19.59	$22.85	$29.13	$32.52	$35.23	$37.94	$42.13	$46.36
35-39	18.93	22.19	26.76	33.87	38.62	42.68	44.72	50.56	54.78
40-44	22.19	26.76	31.99	41.32	48.10	52.17	55.55	62.50	68.13
45-49	27.40	32.64	40.47	52.84	60.97	67.07	71.15	80.06	86.38
50	31.32	37.87	47.00	60.97	70.45	77.22	82.65	92.00	99.72
51	32.64	39.16	48.95	64.37	74.52	81.29	86.72	96.92	104.64
52	33.93	41.12	51.56	67.74	77.92	85.37	90.77	101.12	109.56
53	35.90	43.75	54.82	72.49	83.32	91.47	97.55	108.86	116.58
54	38.51	47.00	58.74	77.22	89.42	97.55	104.32	115.88	125.01
55	41.12	50.27	62.66	82.65	95.52	105.02	111.10	124.31	133.43
56	43.75	53.52	67.23	88.74	102.29	111.80	119.25	132.74	142.56
57	46.34	56.79	71.79	94.84	109.74	119.92	127.37	142.56	152.40
58	49.61	61.35	77.03	102.29	117.87	129.39	137.52	153.11	163.62
59	53.52	65.92	82.90	109.74	127.37	139.57	148.37	165.03	176.27
60	57.44	70.49	89.42	118.57	136.84	149.72	159.22	177.66	189.61
61	61.35	75.71	95.94	127.37	147.70	161.92	172.07	191.02	203.66
62	65.92	81.59	103.78	137.52	159.22	174.12	184.94	205.75	219.11
63	71.15	88.78	112.26	149.04	172.77	189.70	201.22	224.03	238.07
64	77.03	95.94	122.06	161.92	187.67	205.94	218.81	243.69	258.43
65	83.55	103.78	132.50	176.15	204.59	224.25	237.79	264.76	280.91
66	90.08	112.91	144.24	191.71	222.22	243.89	258.81	287.93	304.78
67	97.91	122.06	156.65	208.67	241.86	264.89	281.83	313.22	331.46
68	107.04	133.81	171.66	228.99	265.58	291.31	309.61	344.11	363.77
69	116.84	146.86	187.97	251.34	291.99	320.45	340.78	378.52	399.60
70	127.93	160.57	206.26	276.41	321.13	352.96	374.65	415.73	438.20
71	139.67	176.22	226.49	303.51	352.96	387.52	411.90	457.17	481.07
72	153.38	193.21	248.67	334.00	388.20	426.80	453.23	502.83	528.10
73	167.09	210.82	271.53	365.16	424.79	466.12	494.55	547.76	573.76
74	182.10	229.74	296.32	399.03	464.08	509.46	539.95	596.92	623.60
75	199.08	251.29	323.75	436.29	507.44	556.22	590.09	650.31	676.98
76	217.34	274.13	353.76	476.94	554.86	607.70	644.29	709.29	735.98
77	236.93	299.59	386.40	520.99	606.34	664.61	703.23	772.50	799.18
78	258.48	327.65	423.60	571.78	665.29	727.61	768.26	842.01	868.01
79	282.62	358.33	464.71	627.34	729.64	796.73	840.07	917.16	942.44
80	308.72	392.28	509.10	688.31	800.10	872.60	918.67	999.33	1,023.20
81	336.79	428.82	558.06	755.40	877.35	955.25	1,004.02	1,089.21	1,110.98
82	368.12	469.28	611.57	829.23	962.02	1,046.02	1,097.51	1,186.83	1,206.49
83	386.40	494.10	644.21	873.95	1,012.15	1,096.16	1,146.28	1,234.58	1,252.14
84	406.63	520.20	679.46	921.37	1,064.31	1,149.69	1,197.79	1,284.45	1,299.19
85	427.51	547.61	716.00	971.50	1,119.86	1,204.56	1,251.98	1,336.40	1,348.34
86	449.06	576.32	754.52	1,024.34	1,178.14	1,262.80	1,308.22	1,390.48	1,399.61
87	471.89	606.34	794.98	1,079.89	1,239.11	1,323.80	1,366.47	1,446.66	1,452.29
88	496.04	638.33	838.05	1,138.83	1,303.47	1,387.47	1,428.12	1,504.95	1,507.06
89	521.50	672.28	883.08	1,200.48	1,371.22	1,454.55	1,491.81	1,566.05	1,564.65

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$21.12	$25.93	$28.95	$31.35	$33.79	$38.66	$42.53
35-39	n/a	n/a	24.73	30.16	34.39	38.00	39.81	46.40	50.27
40-44	n/a	n/a	29.55	36.79	42.83	46.45	49.45	57.36	62.52
45-49	n/a	n/a	37.40	47.04	54.28	59.70	63.33	73.46	79.26
50	n/a	n/a	43.42	54.28	62.73	68.75	73.58	84.41	91.50
51	n/a	n/a	45.24	57.30	66.35	72.37	77.20	88.94	96.02
52	n/a	n/a	47.64	60.30	69.37	75.99	80.80	92.79	100.54
53	n/a	n/a	50.66	64.54	74.18	81.42	86.85	99.89	106.97
54	n/a	n/a	54.28	68.75	79.61	86.85	92.87	106.33	114.71
55	n/a	n/a	57.90	73.58	85.04	93.49	98.91	114.06	122.44
56	n/a	n/a	62.12	79.01	91.07	99.52	106.16	121.80	130.82
57	n/a	n/a	66.35	84.44	97.70	106.76	113.39	130.82	139.85
58	n/a	n/a	71.18	91.07	104.94	115.20	122.43	140.49	150.14
59	n/a	n/a	76.59	97.70	113.39	124.25	132.09	151.45	161.75
60	n/a	n/a	82.64	105.54	121.82	133.30	141.73	163.05	174.00
61	n/a	n/a	88.66	113.39	131.49	144.15	153.20	175.29	186.89
62	n/a	n/a	95.90	122.43	141.73	155.01	164.65	188.81	201.05
63	n/a	n/a	103.73	132.70	153.80	168.87	179.13	205.58	218.46
64	n/a	n/a	112.78	144.15	167.06	183.34	194.81	223.61	237.15
65	n/a	n/a	122.43	156.82	182.15	199.62	211.69	242.95	257.77
66	n/a	n/a	133.30	170.67	197.83	217.12	230.39	264.22	279.68
67	n/a	n/a	144.75	185.77	215.31	235.83	250.91	287.42	304.18
68	n/a	n/a	158.62	203.86	236.42	259.35	275.64	315.76	333.82
69	n/a	n/a	173.70	223.75	259.95	285.28	303.37	347.35	366.67
70	n/a	n/a	190.58	246.07	285.87	314.22	333.52	381.51	402.13
71	n/a	n/a	209.29	270.19	314.22	344.99	366.71	419.52	441.44
72	n/a	n/a	229.79	297.35	345.59	379.96	403.49	461.42	484.61
73	n/a	n/a	250.91	325.09	378.16	414.96	440.29	502.65	526.51
74	n/a	n/a	273.80	355.23	413.15	453.55	480.69	547.76	572.25
75	n/a	n/a	299.16	388.40	451.74	495.16	525.32	596.74	621.22
76	n/a	n/a	326.89	424.60	493.96	541.00	573.56	650.89	675.38
77	n/a	n/a	357.04	463.81	539.80	591.66	626.03	708.88	733.37
78	n/a	n/a	391.44	509.02	592.27	647.74	683.93	772.67	796.52
79	n/a	n/a	429.41	558.50	649.57	709.27	747.88	841.63	864.82
80	n/a	n/a	470.43	612.78	712.28	776.83	817.85	917.01	938.95
81	n/a	n/a	515.67	672.49	781.05	850.40	893.82	999.52	1,019.49
82	n/a	n/a	565.13	738.21	856.43	931.21	977.05	1,089.09	1,107.13
83	n/a	n/a	595.28	778.02	901.05	975.85	1,020.47	1,132.91	1,149.01
84	n/a	n/a	627.85	820.25	947.50	1,023.49	1,066.32	1,178.66	1,192.19
85	n/a	n/a	661.63	864.87	996.95	1,072.35	1,114.56	1,226.35	1,237.30
86	n/a	n/a	697.22	911.92	1,048.82	1,124.22	1,164.62	1,275.97	1,284.34
87	n/a	n/a	734.60	961.38	1,103.11	1,178.50	1,216.50	1,327.52	1,332.69
88	n/a	n/a	774.40	1,013.85	1,160.40	1,235.19	1,271.38	1,381.01	1,382.96
89	n/a	n/a	816.02	1,068.73	1,220.72	1,294.90	1,328.06	1,437.08	1,435.80

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.61	$30.58	$36.35	$45.45	$52.05	$57.01	$60.30	$66.10	$72.71
35-39	32.23	38.01	47.09	58.66	67.74	74.36	79.32	85.92	94.18
40-44	40.48	48.75	60.30	76.00	87.58	96.66	103.29	111.54	120.63
45-49	49.57	61.13	76.00	96.66	112.37	123.11	130.54	140.45	152.02
50	56.18	68.57	86.76	109.88	127.23	139.62	147.89	159.45	171.85
51	58.66	71.88	90.05	114.84	132.20	145.42	154.50	166.07	178.46
52	61.13	74.36	94.18	119.80	137.98	151.19	161.12	173.50	185.90
53	63.62	78.50	99.14	126.40	146.25	160.28	170.20	182.58	196.63
54	67.74	83.44	104.93	133.84	154.50	169.37	179.29	193.32	207.37
55	71.06	87.58	110.70	141.28	162.76	178.46	190.02	204.07	218.11
56	74.36	92.53	116.50	148.71	171.85	188.38	200.76	215.64	230.51
57	78.50	97.49	123.11	156.98	181.77	199.11	211.51	227.21	242.90
58	83.44	103.29	130.54	166.89	193.32	211.51	224.73	241.24	257.77
59	88.41	109.06	138.81	176.80	204.90	224.73	238.78	256.12	273.47
60	93.36	115.67	147.06	188.38	217.29	237.95	252.82	271.82	289.16
61	99.14	123.11	156.15	199.94	231.34	252.82	268.53	288.35	307.34
62	104.93	130.54	165.24	212.33	245.39	268.53	285.04	305.69	325.51
63	111.54	138.81	177.64	227.21	262.73	287.52	305.69	328.00	348.65
64	118.96	148.71	190.02	242.90	281.74	308.17	328.00	351.14	372.61
65	127.23	159.45	203.25	261.09	301.57	330.48	351.14	375.92	399.05
66	136.33	170.20	217.29	279.26	323.87	354.43	376.75	403.19	427.14
67	145.42	181.77	232.98	299.08	347.00	380.05	403.19	432.09	457.71
68	156.98	196.63	252.00	324.68	376.75	413.10	437.89	469.28	496.54
69	169.37	213.16	273.47	351.97	408.98	448.62	475.89	509.77	537.85
70	183.41	230.51	295.78	381.70	443.67	486.63	517.21	552.73	583.29
71	198.28	249.51	320.56	414.75	481.67	528.76	560.98	600.65	632.87
72	213.99	270.17	347.82	449.44	522.98	574.22	609.74	651.87	685.74
73	231.34	291.64	376.75	487.46	566.78	622.12	660.13	704.74	738.62
74	250.33	316.43	407.31	527.94	614.68	673.36	714.66	761.74	795.62
75	270.99	342.04	441.18	572.55	665.92	729.53	773.33	822.90	857.59
76	293.31	370.14	478.37	620.47	721.26	790.67	836.93	889.81	923.69
77	317.26	400.71	518.02	672.52	782.40	856.77	906.34	960.85	994.73
78	343.70	435.41	564.29	732.83	852.63	931.94	984.82	1,041.00	1,074.06
79	373.44	473.41	613.86	799.76	928.64	1,014.57	1,069.93	1,127.76	1,159.15
80	404.83	514.72	669.21	871.64	1,012.09	1,103.81	1,162.46	1,221.12	1,250.85
81	439.53	560.17	728.70	950.12	1,102.98	1,201.28	1,262.42	1,321.91	1,349.17
82	476.72	608.91	793.15	1,036.04	1,202.12	1,307.04	1,371.48	1,431.78	1,456.57
83	499.85	637.82	832.80	1,088.10	1,259.96	1,364.87	1,427.66	1,483.85	1,505.32
84	522.98	668.39	873.29	1,142.62	1,319.43	1,425.20	1,485.50	1,537.55	1,555.72
85	547.76	701.44	917.08	1,199.63	1,382.21	1,487.98	1,545.81	1,592.90	1,607.78
86	573.38	735.31	962.52	1,259.12	1,448.31	1,553.25	1,608.60	1,650.74	1,662.30
87	599.82	770.83	1,009.61	1,321.91	1,516.90	1,621.81	1,674.70	1,710.21	1,717.65
88	627.91	808.02	1,060.82	1,388.82	1,589.59	1,692.87	1,742.44	1,772.19	1,775.49
89	660.13	850.98	1,117.83	1,464.01	1,672.21	1,773.84	1,819.27	1,842.41	1,840.76

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.33	$29.04	$34.54	$43.64	$49.97	$54.73	$57.89	$64.11	$70.53
35-39	30.62	36.11	44.74	56.31	65.04	71.38	76.16	83.34	91.35
40-44	38.47	46.32	57.29	72.97	84.08	92.79	99.14	108.20	117.01
45-49	47.09	58.07	72.21	92.79	107.88	118.19	125.31	136.24	147.45
50	53.37	65.14	82.42	105.49	122.14	134.05	141.97	154.67	166.70
51	55.72	68.29	85.55	110.25	126.90	139.60	148.32	161.08	173.10
52	58.07	70.65	89.46	115.02	132.46	145.13	154.67	168.30	180.31
53	60.44	74.57	94.18	121.35	140.40	153.87	163.40	177.11	190.73
54	64.36	79.28	99.69	128.48	148.32	162.60	172.11	187.53	201.16
55	67.50	83.21	105.16	135.62	156.26	171.33	182.42	197.94	211.57
56	70.65	87.90	110.67	142.77	164.98	180.84	192.73	209.17	223.59
57	74.57	92.62	116.94	150.71	174.49	191.15	203.06	220.39	235.60
58	79.28	98.12	124.01	160.22	185.59	203.06	215.74	234.02	250.03
59	83.99	103.60	131.87	169.73	196.70	215.74	229.21	248.43	265.26
60	88.69	109.88	139.71	180.84	208.59	228.43	242.70	263.66	280.49
61	94.18	116.94	148.35	191.94	222.09	242.70	257.78	279.70	298.12
62	99.69	124.01	156.98	203.83	235.58	257.78	273.64	296.52	315.75
63	105.96	131.87	168.76	218.13	252.22	276.02	293.46	318.16	338.19
64	113.02	141.28	180.52	233.18	270.47	295.84	314.88	340.61	361.44
65	120.86	151.48	193.09	250.65	289.50	317.26	337.09	364.64	387.07
66	129.51	161.69	206.42	268.09	310.91	340.25	361.69	391.10	414.33
67	138.14	172.68	221.33	287.12	333.13	364.85	387.06	419.13	443.97
68	149.13	186.79	239.39	311.70	361.69	396.57	420.37	455.20	481.65
69	160.91	202.50	259.80	337.88	392.61	430.68	456.85	494.48	521.71
70	174.24	218.98	280.99	366.42	425.92	467.16	496.51	536.14	565.81
71	188.38	237.03	304.55	398.17	462.40	507.62	538.54	582.62	613.88
72	203.29	256.67	330.43	431.46	502.06	551.24	585.34	632.31	665.17
73	219.77	277.07	357.91	467.95	544.11	597.24	633.73	683.59	716.45
74	237.82	300.61	386.94	506.82	590.09	646.42	686.08	738.89	771.75
75	257.44	324.94	419.12	549.65	639.28	700.35	742.40	798.21	831.87
76	278.64	351.63	454.45	595.65	692.42	759.04	803.46	863.11	895.97
77	301.39	380.68	492.13	645.61	751.12	822.49	870.08	932.03	964.89
78	326.52	413.64	536.07	703.53	818.52	894.68	945.43	1,009.77	1,041.83
79	354.76	449.73	583.16	767.78	891.49	973.98	1,027.13	1,093.93	1,124.37
80	384.60	488.99	635.75	836.79	971.61	1,059.65	1,115.97	1,184.49	1,213.32
81	417.56	532.15	692.26	912.11	1,058.85	1,153.22	1,211.92	1,282.24	1,308.70
82	452.89	578.47	753.48	994.60	1,154.03	1,254.75	1,316.62	1,388.82	1,412.88
83	474.86	605.93	791.18	1,044.58	1,209.56	1,310.28	1,370.55	1,439.33	1,460.17
84	496.82	634.98	829.63	1,096.92	1,266.65	1,368.18	1,426.08	1,491.42	1,509.04
85	520.37	666.38	871.21	1,151.65	1,326.93	1,428.46	1,483.96	1,545.12	1,559.55
86	544.70	698.56	914.39	1,208.75	1,390.37	1,491.11	1,544.26	1,601.21	1,612.43
87	569.84	732.29	959.12	1,269.04	1,456.22	1,556.94	1,607.70	1,658.91	1,666.13
88	596.50	767.62	1,007.78	1,333.28	1,526.02	1,625.16	1,672.74	1,719.03	1,722.23
89	627.13	808.43	1,061.95	1,405.46	1,605.31	1,702.88	1,746.51	1,787.15	1,785.53

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.54	$26.90	$31.99	$40.90	$46.84	$51.31	$54.28	$60.81	$66.89
35-39	28.35	33.45	41.44	52.80	60.97	66.92	71.38	79.04	86.64
40-44	35.63	42.91	53.07	68.41	78.82	87.01	92.96	102.62	110.99
45-49	43.63	53.80	66.89	87.01	101.13	110.79	117.49	129.22	139.85
50	49.44	60.34	76.34	98.89	114.50	125.67	133.10	146.69	158.09
51	51.62	63.25	79.24	103.35	118.96	130.88	139.06	152.78	164.19
52	53.80	65.43	82.89	107.84	124.18	136.07	145.00	159.63	171.03
53	56.00	69.08	87.24	113.77	131.62	144.25	153.17	167.98	180.90
54	59.62	73.43	92.34	120.46	139.06	152.44	161.37	177.86	190.79
55	62.53	77.07	97.42	127.16	146.49	160.61	171.03	187.74	200.66
56	65.43	81.42	102.51	133.84	154.67	169.54	180.69	198.39	212.07
57	69.08	85.80	108.34	141.28	163.59	179.20	190.36	209.04	223.47
58	73.43	90.88	114.87	150.21	173.99	190.36	202.25	221.95	237.15
59	77.80	95.97	122.15	159.13	184.42	202.25	214.90	235.63	251.58
60	82.14	101.79	129.42	169.54	195.57	214.14	227.54	250.07	266.03
61	87.24	108.34	137.42	179.93	208.20	227.54	241.68	265.29	282.75
62	92.34	114.87	145.42	191.10	220.85	241.68	256.55	281.23	299.47
63	98.16	122.15	156.33	204.49	236.46	258.77	275.11	301.76	320.76
64	104.69	130.86	167.22	218.61	253.56	277.36	295.21	323.06	342.80
65	111.96	140.32	178.86	234.97	271.41	297.43	316.03	345.85	367.12
66	119.97	149.78	191.21	251.33	291.48	318.99	339.07	370.93	392.97
67	127.96	159.95	205.03	269.17	312.30	342.04	362.87	397.53	421.10
68	138.14	173.05	221.76	292.22	339.07	371.79	394.10	431.75	456.83
69	149.05	187.58	240.65	316.76	368.08	403.76	428.31	468.99	494.82
70	161.41	202.85	260.29	343.52	399.30	437.97	465.48	508.51	536.62
71	174.49	219.57	282.10	373.27	433.49	475.89	504.89	552.60	582.24
72	188.30	237.75	306.08	404.49	470.68	516.79	548.77	599.72	630.88
73	203.57	256.65	331.54	438.71	510.10	559.92	594.13	648.37	679.52
74	220.29	278.46	358.43	475.14	553.21	606.03	643.19	700.81	731.97
75	238.48	300.99	388.24	515.29	599.32	656.57	695.99	757.06	788.98
76	258.11	325.72	420.96	558.42	649.14	711.60	753.23	818.62	849.79
77	279.18	352.62	455.87	605.27	704.17	771.08	815.71	883.98	915.15
78	302.45	383.16	496.57	659.56	767.37	838.76	886.33	957.72	988.14
79	328.62	416.60	540.19	719.79	835.77	913.12	962.94	1,037.54	1,066.41
80	356.26	452.95	588.91	784.47	910.89	993.42	1,046.22	1,123.43	1,150.78
81	386.79	492.94	641.25	855.11	992.69	1,081.15	1,136.18	1,216.16	1,241.24
82	419.52	535.83	697.97	932.44	1,081.90	1,176.33	1,234.33	1,317.24	1,340.05
83	439.87	561.28	732.87	979.30	1,133.96	1,228.38	1,284.89	1,365.15	1,384.90
84	460.23	588.19	768.50	1,028.35	1,187.50	1,282.68	1,336.94	1,414.55	1,431.26
85	482.04	617.27	807.02	1,079.66	1,244.01	1,339.17	1,391.22	1,465.47	1,479.15
86	504.56	647.08	847.02	1,133.19	1,303.48	1,397.91	1,447.73	1,518.67	1,529.31
87	527.85	678.33	888.46	1,189.71	1,365.21	1,459.64	1,507.23	1,573.41	1,580.23
88	552.56	711.06	933.53	1,249.95	1,430.63	1,523.58	1,568.20	1,630.42	1,633.45
89	580.92	748.86	983.70	1,317.61	1,504.98	1,596.46	1,637.35	1,695.02	1,693.50

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.76	$26.00	$30.89	$39.55	$45.28	$49.60	$52.47	$59.49	$65.43
35-39	27.39	32.31	40.03	51.03	58.94	64.70	69.01	77.33	84.77
40-44	34.42	41.44	51.26	66.13	76.20	84.11	89.85	100.40	108.57
45-49	42.13	51.96	64.60	84.11	97.76	107.09	113.57	126.40	136.82
50	47.76	58.29	73.73	95.60	110.69	121.47	128.67	143.50	154.67
51	49.87	61.10	76.55	99.90	115.00	126.51	134.41	149.45	160.61
52	51.96	63.21	80.06	104.22	120.04	131.53	140.17	156.15	167.31
53	54.08	66.73	84.27	109.96	127.23	139.44	148.08	164.32	176.98
54	57.59	70.93	89.19	116.44	134.41	147.36	155.98	173.99	186.64
55	60.39	74.44	94.09	122.91	141.60	155.27	165.33	183.66	196.30
56	63.21	78.65	99.02	129.38	149.51	163.89	174.66	194.07	207.46
57	66.73	82.86	104.64	136.57	158.14	173.22	184.01	204.49	218.61
58	70.93	87.78	110.96	145.20	168.18	184.01	195.50	217.12	232.00
59	75.15	92.69	117.98	153.81	178.25	195.50	207.73	230.51	246.12
60	79.35	98.32	125.01	163.89	189.04	207.02	219.95	244.63	260.26
61	84.27	104.64	132.74	173.94	201.26	219.95	233.62	259.50	276.61
62	89.19	110.96	140.45	184.73	213.49	233.62	247.99	275.11	292.97
63	94.81	117.98	151.00	197.67	228.58	250.14	265.96	295.21	313.79
64	101.12	126.40	161.53	211.32	245.10	268.11	285.37	316.03	335.35
65	108.14	135.53	172.77	227.14	262.36	287.52	305.48	338.33	359.14
66	115.88	144.66	184.69	242.95	281.76	308.35	327.77	362.87	384.43
67	123.61	154.50	198.03	260.20	301.90	330.64	350.77	388.88	411.93
68	133.43	167.14	214.19	282.48	327.77	359.40	380.96	422.36	446.88
69	143.98	181.19	232.45	306.20	355.81	390.30	414.03	458.80	484.07
70	155.90	195.93	251.41	332.08	386.00	423.36	449.97	497.45	524.96
71	168.53	212.08	272.49	360.83	419.05	460.02	488.06	540.58	569.59
72	181.90	229.65	295.64	391.02	454.99	499.56	530.47	586.69	617.17
73	196.63	247.91	320.24	424.09	493.10	541.24	574.32	634.27	664.75
74	212.78	268.96	346.21	459.31	534.77	585.81	621.75	685.58	716.07
75	230.34	290.72	375.00	498.12	579.36	634.69	672.79	740.60	771.83
76	249.31	314.62	406.62	539.81	627.50	687.89	728.12	800.83	831.32
77	269.67	340.61	440.33	585.09	680.69	745.39	788.52	864.78	895.27
78	292.14	370.10	479.65	637.57	741.79	810.79	856.79	936.90	966.65
79	317.42	402.39	521.79	695.79	807.92	882.67	930.84	1,014.98	1,043.23
80	344.11	437.52	568.84	758.33	880.52	960.31	1,011.34	1,098.99	1,125.78
81	373.60	476.15	619.39	826.61	959.59	1,045.11	1,098.31	1,189.71	1,214.26
82	405.21	517.57	674.18	901.36	1,045.85	1,137.13	1,193.19	1,288.61	1,310.92
83	424.88	542.16	707.89	946.65	1,096.16	1,187.43	1,242.08	1,335.46	1,354.80
84	444.52	568.13	742.29	994.08	1,147.91	1,239.93	1,292.38	1,383.80	1,400.14
85	465.60	596.23	779.51	1,043.69	1,202.53	1,294.53	1,344.85	1,433.62	1,447.00
86	487.37	625.02	818.14	1,095.44	1,260.02	1,351.32	1,399.47	1,485.66	1,496.07
87	509.85	655.22	858.17	1,150.06	1,319.71	1,410.98	1,456.98	1,539.19	1,545.89
88	533.72	686.82	901.69	1,208.27	1,382.93	1,472.80	1,515.93	1,594.98	1,597.94
89	561.10	723.34	950.16	1,273.69	1,454.82	1,543.24	1,582.78	1,658.18	1,656.68

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.24	$24.15	$28.72	$37.28	$42.68	$46.75	$49.45	$56.18	$61.80
35-39	25.46	30.03	37.20	48.10	55.55	60.97	65.05	73.04	80.06
40-44	31.99	38.51	47.64	62.32	71.82	79.26	84.70	94.81	102.53
45-49	39.16	48.29	60.04	79.26	92.15	100.94	107.04	119.38	129.22
50	44.39	54.16	68.54	90.10	104.32	114.49	121.26	135.53	146.08
51	46.34	56.79	71.15	94.17	108.39	119.25	126.70	141.16	151.69
52	48.29	58.74	74.40	98.25	113.15	123.97	132.12	147.48	158.03
53	50.27	62.02	78.32	103.65	119.92	131.42	139.57	155.19	167.14
54	53.52	65.92	82.90	109.74	126.70	138.89	147.02	164.32	176.27
55	56.14	69.18	87.45	115.84	133.47	146.34	155.81	173.45	185.40
56	58.74	73.10	92.03	121.94	140.92	154.47	164.62	183.29	195.93
57	62.02	77.03	97.25	128.72	149.04	163.26	173.44	193.13	206.46
58	65.92	81.59	103.13	136.84	158.52	173.44	184.26	205.06	219.11
59	69.84	86.16	109.66	144.97	168.02	184.26	195.79	217.70	232.45
60	73.76	91.38	116.18	154.47	178.17	195.12	207.31	231.04	245.80
61	78.32	97.25	123.36	163.94	189.70	207.31	220.19	245.09	261.25
62	82.90	103.13	130.54	174.12	201.22	220.19	233.74	259.83	276.70
63	88.11	109.66	140.33	186.31	215.44	235.77	250.67	278.80	296.35
64	93.99	117.48	150.12	199.17	231.02	252.71	268.96	298.47	316.72
65	100.52	125.97	160.57	214.09	247.29	270.99	287.93	319.54	339.19
66	107.70	134.46	171.66	228.99	265.58	290.64	308.93	342.71	363.07
67	114.87	143.60	184.06	245.26	284.54	311.64	330.61	367.28	389.05
68	124.01	155.34	199.08	266.26	308.93	338.74	359.06	398.89	422.07
69	133.81	168.39	216.05	288.61	335.35	367.87	390.23	433.31	457.17
70	144.90	182.10	233.66	313.00	363.80	399.03	424.11	469.81	495.80
71	156.65	197.10	253.25	340.10	394.97	433.58	460.00	510.54	537.93
72	169.06	213.45	274.78	368.55	428.84	470.85	499.99	554.09	582.89
73	182.75	230.39	297.64	399.71	464.76	510.14	541.32	599.02	627.82
74	197.76	249.98	321.77	432.90	504.04	552.15	586.02	647.48	676.27
75	214.09	270.22	348.53	469.49	546.05	598.22	634.12	699.46	728.95
76	231.72	292.40	377.91	508.77	591.44	648.34	686.29	756.34	785.13
77	250.62	316.56	409.24	551.46	641.57	702.54	743.19	816.72	845.51
78	271.53	343.97	445.80	600.92	699.16	764.20	807.55	884.85	912.95
79	295.01	373.99	484.95	655.81	761.48	831.95	877.35	958.60	985.28
80	319.82	406.63	528.67	714.76	829.92	905.12	953.22	1,037.96	1,063.22
81	347.23	442.52	575.67	779.10	904.44	985.05	1,035.19	1,123.63	1,146.79
82	376.60	481.03	626.58	849.55	985.74	1,071.77	1,124.61	1,217.02	1,238.08
83	394.88	503.88	657.92	892.25	1,033.16	1,119.19	1,170.69	1,261.28	1,279.53
84	413.16	528.03	689.90	936.95	1,081.93	1,168.66	1,218.11	1,306.92	1,322.37
85	432.73	554.13	724.49	983.70	1,133.41	1,220.15	1,267.57	1,353.97	1,366.60
86	452.96	580.89	760.39	1,032.47	1,187.61	1,273.66	1,319.05	1,403.13	1,412.96
87	473.87	608.95	797.59	1,083.96	1,243.86	1,329.89	1,373.25	1,453.69	1,460.01
88	496.04	638.33	838.05	1,138.83	1,303.47	1,388.15	1,428.80	1,506.37	1,509.16
89	521.50	672.28	883.08	1,200.48	1,371.22	1,454.55	1,491.81	1,566.05	1,564.65

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$26.54	$33.19	$38.00	$41.62	$44.02	$51.56	$56.72
35-39	n/a	n/a	34.39	42.83	49.45	54.28	57.90	67.02	73.46
40-44	n/a	n/a	44.02	55.49	63.93	70.57	75.39	87.01	94.09
45-49	n/a	n/a	55.49	70.57	82.04	89.87	95.30	109.56	118.57
50	n/a	n/a	63.33	80.21	92.87	101.92	107.97	124.37	134.05
51	n/a	n/a	65.74	83.85	96.49	106.16	112.78	129.52	139.20
52	n/a	n/a	68.75	87.47	100.72	110.37	117.61	135.33	145.00
53	n/a	n/a	72.37	92.28	106.76	117.01	124.25	142.42	153.38
54	n/a	n/a	76.59	97.70	112.78	123.65	130.88	150.80	161.75
55	n/a	n/a	80.80	103.13	118.82	130.28	138.72	159.17	170.13
56	n/a	n/a	85.04	108.57	125.44	137.51	146.55	168.19	179.80
57	n/a	n/a	89.87	114.59	132.70	145.36	154.40	177.23	189.47
58	n/a	n/a	95.30	121.82	141.13	154.40	164.05	188.17	201.05
59	n/a	n/a	101.32	129.06	149.57	164.05	174.29	199.78	213.30
60	n/a	n/a	107.37	137.51	158.62	173.70	184.56	212.02	225.54
61	n/a	n/a	113.99	145.95	168.87	184.56	196.02	224.91	239.73
62	n/a	n/a	120.63	155.01	179.13	196.02	208.08	238.44	253.90
63	n/a	n/a	129.68	165.86	191.79	209.89	223.17	255.84	271.95
64	n/a	n/a	138.72	177.31	205.67	224.95	239.45	273.89	290.64
65	n/a	n/a	148.37	190.58	220.14	241.24	256.33	293.22	311.26
66	n/a	n/a	158.62	203.86	236.42	258.74	275.03	314.48	333.17
67	n/a	n/a	170.08	218.33	253.31	277.43	294.32	337.03	357.02
68	n/a	n/a	183.96	237.02	275.03	301.57	319.66	366.04	387.29
69	n/a	n/a	199.62	256.93	298.55	327.49	347.40	397.62	419.52
70	n/a	n/a	215.91	278.64	323.88	355.23	377.56	431.12	454.97
71	n/a	n/a	234.02	302.76	351.61	386.00	409.51	468.50	493.64
72	n/a	n/a	253.91	328.09	381.77	419.18	445.10	508.46	534.88
73	n/a	n/a	275.03	355.84	413.75	454.14	481.91	549.69	576.12
74	n/a	n/a	297.35	385.39	448.72	491.55	521.71	594.17	620.59
75	n/a	n/a	322.07	417.96	486.12	532.54	564.52	641.85	668.92
76	n/a	n/a	349.21	452.95	526.52	577.18	610.96	694.06	720.48
77	n/a	n/a	378.16	490.93	571.16	625.43	661.63	749.47	775.88
78	n/a	n/a	411.93	534.98	622.41	680.32	718.92	811.98	837.76
79	n/a	n/a	448.12	583.83	677.91	740.63	781.05	879.66	904.13
80	n/a	n/a	488.53	636.30	738.83	805.78	848.59	952.46	975.66
81	n/a	n/a	531.94	693.59	805.18	876.93	921.57	1,031.10	1,052.36
82	n/a	n/a	579.00	756.31	877.54	954.14	1,001.18	1,116.79	1,136.13
83	n/a	n/a	607.95	794.31	919.77	996.35	1,042.19	1,157.41	1,174.15
84	n/a	n/a	637.51	834.11	963.19	1,040.38	1,084.42	1,199.29	1,213.46
85	n/a	n/a	669.46	875.73	1,009.02	1,086.22	1,128.44	1,242.47	1,254.07
86	n/a	n/a	702.65	919.15	1,057.27	1,133.87	1,174.29	1,287.58	1,296.59
87	n/a	n/a	737.00	965.00	1,107.34	1,183.93	1,222.53	1,333.97	1,339.78
88	n/a	n/a	774.40	1,013.85	1,160.40	1,235.80	1,271.99	1,382.30	1,384.89
89	n/a	n/a	816.02	1,068.73	1,220.72	1,294.90	1,328.06	1,437.08	1,435.80

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.14	$26.43	$32.23	$38.84	$43.79	$47.92	$51.22	$55.36	$60.30
35-39	27.26	32.23	38.84	47.92	55.36	60.30	64.45	69.39	76.00
40-44	33.04	39.67	48.75	61.13	70.23	76.83	81.80	87.58	95.02
45-49	41.31	49.57	61.13	77.66	89.24	97.49	103.29	111.54	119.80
50	46.28	56.18	70.23	88.41	101.62	111.54	118.14	127.23	136.33
51	47.92	58.66	73.54	92.53	106.58	116.50	123.11	132.20	142.10
52	50.40	61.13	76.00	96.66	111.54	121.45	128.89	137.98	148.71
53	52.88	64.45	80.97	102.45	118.14	128.89	137.16	147.06	156.98
54	56.18	68.57	85.92	109.06	125.57	137.16	145.42	156.15	166.89
55	59.49	72.71	90.88	115.67	133.01	145.42	154.50	165.24	176.80
56	62.79	76.83	96.66	122.28	141.28	154.50	163.59	175.15	187.55
57	66.10	80.97	102.45	129.72	149.54	163.59	173.50	185.90	198.28
58	70.23	86.76	109.06	138.81	159.45	174.33	185.06	198.28	211.51
59	74.36	92.53	116.50	147.89	171.03	186.73	198.28	212.33	225.54
60	79.32	98.32	123.93	157.80	182.58	199.11	211.51	226.37	241.24
61	84.27	104.93	132.20	168.53	194.99	212.33	225.54	241.24	256.94
62	90.05	111.54	141.28	180.12	207.37	227.21	240.42	257.77	273.47
63	96.66	119.80	152.02	194.16	223.90	245.39	259.42	278.43	294.96
64	104.10	128.89	164.41	209.03	242.07	264.38	280.08	299.90	318.10
65	111.54	138.81	176.80	225.54	261.09	285.04	302.40	323.87	342.88
66	119.80	149.54	190.02	243.74	281.74	307.34	326.35	348.65	369.31
67	128.89	161.12	204.90	262.73	303.22	332.12	351.97	376.75	398.22
68	139.62	175.15	223.90	286.69	331.31	362.70	385.01	411.44	434.58
69	152.02	190.85	243.74	313.13	362.70	396.57	420.53	449.44	474.23
70	165.24	207.37	266.03	342.04	395.75	433.76	460.20	491.59	517.21
71	180.12	226.37	289.99	373.44	432.92	474.23	503.16	537.03	565.11
72	195.82	246.21	315.61	407.31	472.58	518.02	549.42	587.42	616.35
73	212.33	267.69	343.70	443.67	515.54	564.29	598.16	637.82	667.57
74	231.34	291.64	374.27	483.33	560.98	614.68	651.04	693.18	722.93
75	251.16	317.26	407.31	527.11	611.38	669.21	708.88	752.66	783.23
76	273.47	344.53	443.67	574.22	665.92	728.70	770.83	817.94	848.50
77	297.43	375.08	483.33	625.43	726.22	793.97	839.41	888.99	918.72
78	323.87	409.80	528.76	684.91	794.80	867.51	916.25	967.48	996.40
79	352.79	446.97	578.34	750.19	869.98	948.47	999.69	1,052.57	1,080.67
80	385.01	488.28	632.87	822.07	952.60	1,036.88	1,091.40	1,145.11	1,171.55
81	419.71	532.90	692.35	899.73	1,042.65	1,134.36	1,190.54	1,245.91	1,270.69
82	456.88	582.48	756.80	985.64	1,141.80	1,240.11	1,299.60	1,355.78	1,377.27
83	480.02	613.03	797.28	1,038.53	1,200.46	1,299.60	1,357.43	1,410.32	1,429.32
84	504.80	644.43	840.24	1,094.72	1,262.42	1,361.57	1,418.57	1,467.33	1,483.85
85	530.42	678.30	884.85	1,154.19	1,327.70	1,426.84	1,482.18	1,525.98	1,540.02
86	556.85	713.83	931.94	1,216.16	1,396.26	1,495.41	1,548.28	1,587.94	1,597.85
87	585.77	751.01	981.52	1,282.24	1,468.16	1,567.30	1,617.68	1,651.56	1,658.18
88	614.68	789.84	1,034.39	1,350.83	1,544.16	1,643.30	1,689.58	1,718.48	1,720.96
89	646.09	831.16	1,089.75	1,423.53	1,623.48	1,721.78	1,765.58	1,787.88	1,786.23

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.97	$25.11	$30.62	$37.29	$42.03	$46.00	$49.18	$53.69	$58.49
35-39	25.89	30.62	36.89	46.00	53.15	57.89	61.86	67.32	73.72
40-44	31.40	37.67	46.32	58.69	67.42	73.76	78.52	84.96	92.16
45-49	39.25	47.09	58.07	74.55	85.67	93.59	99.14	108.20	116.21
50	43.96	53.37	66.73	84.87	97.55	107.08	113.41	123.41	132.24
51	45.52	55.72	69.85	88.83	102.33	111.84	118.19	128.22	137.85
52	47.88	58.07	72.21	92.79	107.08	116.60	123.74	133.84	144.25
53	50.24	61.22	76.92	98.34	113.41	123.74	131.66	142.65	152.27
54	53.37	65.14	81.62	104.69	120.56	131.66	139.60	151.47	161.88
55	56.51	69.08	86.33	111.04	127.70	139.60	148.32	160.28	171.50
56	59.66	72.99	91.84	117.39	135.62	148.32	157.05	169.90	181.93
57	62.79	76.92	97.32	124.54	143.56	157.05	166.57	180.31	192.34
58	66.73	82.42	103.60	133.25	153.08	167.35	177.65	192.34	205.17
59	70.65	87.90	110.67	141.97	164.18	179.26	190.35	205.96	218.79
60	75.36	93.40	117.73	151.48	175.29	191.15	203.06	219.59	234.02
61	80.06	99.69	125.57	161.79	187.19	203.83	216.52	234.02	249.24
62	85.55	105.96	134.21	172.91	199.08	218.13	230.80	250.03	265.26
63	91.84	113.81	144.41	186.40	214.94	235.58	249.04	270.09	286.10
64	98.91	122.44	156.20	200.66	232.39	253.81	268.87	290.91	308.55
65	105.96	131.87	167.97	216.52	250.65	273.64	290.30	314.15	332.59
66	113.81	142.06	180.52	233.99	270.47	295.04	313.31	338.19	358.24
67	122.44	153.06	194.65	252.22	291.08	318.85	337.88	365.45	386.28
68	132.64	166.38	212.70	275.22	318.05	348.19	369.61	399.11	421.55
69	144.41	181.31	231.55	300.61	348.19	380.71	403.72	435.96	460.00
70	156.98	197.01	252.73	328.36	379.92	416.41	441.78	476.85	501.68
71	171.12	215.05	275.48	358.50	415.60	455.27	483.02	520.92	548.16
72	186.02	233.90	299.83	391.02	453.67	497.31	527.45	569.80	597.85
73	201.72	254.29	326.52	425.92	494.92	541.71	574.23	618.69	647.54
74	219.77	277.07	355.55	463.99	538.54	590.09	625.01	672.39	701.23
75	238.59	301.39	386.94	506.02	586.93	642.44	680.53	730.08	759.75
76	259.80	327.29	421.49	551.24	639.28	699.55	739.99	793.40	823.05
77	282.55	356.34	459.16	600.41	697.18	762.22	805.84	862.32	891.17
78	307.67	389.31	502.33	657.52	763.00	832.80	879.59	938.45	966.49
79	335.15	424.63	549.42	720.17	835.18	910.53	959.71	1,020.98	1,048.25
80	365.77	463.86	601.22	789.18	914.50	995.41	1,047.74	1,110.75	1,136.40
81	398.72	506.26	657.73	863.73	1,000.94	1,088.98	1,142.91	1,208.52	1,232.58
82	434.04	553.35	718.97	946.22	1,096.13	1,190.51	1,247.61	1,315.10	1,335.95
83	456.01	582.39	757.42	996.98	1,152.43	1,247.61	1,303.13	1,368.01	1,386.42
84	479.56	612.21	798.22	1,050.93	1,211.92	1,307.11	1,361.84	1,423.31	1,439.33
85	503.89	644.38	840.61	1,108.03	1,274.59	1,369.78	1,422.89	1,480.20	1,493.82
86	529.00	678.14	885.35	1,167.51	1,340.42	1,435.59	1,486.35	1,540.30	1,549.92
87	556.48	713.46	932.45	1,230.95	1,409.42	1,504.60	1,552.98	1,602.02	1,608.42
88	583.95	750.35	982.67	1,296.80	1,482.39	1,577.57	1,621.99	1,666.92	1,669.33
89	613.78	789.59	1,035.26	1,366.59	1,558.55	1,652.92	1,694.96	1,734.24	1,732.63

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.36	$23.27	$28.35	$34.95	$39.41	$43.13	$46.10	$50.92	$55.47
35-39	23.99	28.35	34.18	43.13	49.82	54.28	57.99	63.84	69.93
40-44	29.08	34.91	42.91	55.02	63.21	69.14	73.62	80.57	87.42
45-49	36.35	43.63	53.80	69.89	80.31	87.74	92.96	102.62	110.21
50	40.72	49.44	61.81	79.57	91.46	100.40	106.33	117.05	125.42
51	42.17	51.62	64.71	83.28	95.92	104.85	110.79	121.61	130.73
52	44.35	53.80	66.89	87.01	100.40	109.31	116.01	126.94	136.82
53	46.53	56.72	71.25	92.19	106.33	116.01	123.45	135.29	144.41
54	49.44	60.34	75.61	98.16	113.02	123.45	130.88	143.66	153.53
55	52.34	63.99	79.97	104.10	119.72	130.88	139.06	152.02	162.66
56	55.25	67.61	85.07	110.06	127.16	139.06	147.23	161.15	172.55
57	58.16	71.25	90.14	116.74	134.60	147.23	156.15	171.03	182.42
58	61.81	76.34	95.97	124.93	143.50	156.89	166.55	182.42	194.59
59	65.43	81.42	102.51	133.10	153.93	168.05	178.46	195.36	207.51
60	69.81	86.52	109.06	142.02	164.32	179.20	190.36	208.25	221.95
61	74.15	92.34	116.33	151.69	175.49	191.10	202.99	221.95	236.39
62	79.24	98.16	124.33	162.10	186.64	204.49	216.39	237.15	251.58
63	85.07	105.44	133.77	174.75	201.51	220.85	233.49	256.17	271.36
64	91.61	113.43	144.68	188.13	217.86	237.95	252.07	275.91	292.64
65	98.16	122.15	155.57	202.99	234.97	256.55	272.16	297.96	315.44
66	105.44	131.61	167.22	219.36	253.56	276.61	293.71	320.76	339.77
67	113.43	141.77	180.30	236.46	272.90	298.92	316.76	346.60	366.37
68	122.87	154.13	197.04	258.02	298.16	326.43	346.51	378.53	399.81
69	133.77	167.94	214.48	281.82	326.43	356.91	378.49	413.49	436.29
70	145.42	182.49	234.11	307.84	356.18	390.39	414.17	452.28	475.82
71	158.50	199.20	255.19	336.08	389.63	426.80	452.84	494.07	519.90
72	172.31	216.66	277.72	366.58	425.32	466.23	494.48	540.43	567.04
73	186.86	235.56	302.45	399.30	463.98	507.85	538.34	586.78	614.17
74	203.57	256.65	329.34	435.00	504.89	553.21	585.93	637.73	665.09
75	221.03	279.18	358.43	474.41	550.25	602.30	637.99	692.44	720.57
76	240.65	303.18	390.43	516.79	599.32	655.83	693.75	752.50	780.63
77	261.73	330.08	425.33	562.88	653.60	714.57	755.47	817.87	845.22
78	285.00	360.62	465.32	616.42	715.31	780.76	824.63	890.08	916.67
79	310.45	393.33	508.94	675.17	782.98	853.63	899.73	968.36	994.21
80	338.81	429.68	556.93	739.86	857.34	933.19	982.26	1,053.50	1,077.82
81	369.35	468.96	609.28	809.75	938.38	1,020.93	1,071.49	1,146.23	1,169.03
82	402.05	512.58	665.97	887.08	1,027.62	1,116.10	1,169.64	1,247.31	1,267.08
83	422.42	539.47	701.61	934.67	1,080.42	1,169.64	1,221.69	1,297.49	1,314.97
84	444.23	567.09	739.42	985.25	1,136.18	1,225.42	1,276.72	1,349.93	1,365.15
85	466.76	596.91	778.67	1,038.78	1,194.93	1,284.16	1,333.97	1,403.91	1,416.81
86	490.03	628.17	820.11	1,094.53	1,256.64	1,345.87	1,393.45	1,460.90	1,470.02
87	515.48	660.90	863.73	1,154.02	1,321.33	1,410.57	1,455.93	1,519.43	1,525.53
88	540.91	695.07	910.27	1,215.75	1,389.74	1,478.98	1,520.63	1,581.01	1,583.29
89	568.56	731.43	958.98	1,281.17	1,461.13	1,549.60	1,589.02	1,644.85	1,643.33

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.66	$22.47	$27.39	$33.79	$38.09	$41.69	$44.56	$49.82	$54.28
35-39	23.17	27.39	33.00	41.69	48.16	52.47	56.06	62.45	68.41
40-44	28.08	33.71	41.44	53.18	61.10	66.85	71.16	78.82	85.52
45-49	35.11	42.13	51.96	67.57	77.63	84.82	89.85	100.40	107.84
50	39.34	47.76	59.70	76.92	88.41	97.04	102.78	114.50	122.69
51	40.73	49.87	62.50	80.50	92.73	101.36	107.09	118.96	127.89
52	42.84	51.96	64.60	84.11	97.04	105.66	112.13	124.18	133.84
53	44.95	54.78	68.82	89.13	102.78	112.13	119.32	132.35	141.28
54	47.76	58.29	73.04	94.88	109.24	119.32	126.51	140.54	150.21
55	50.56	61.80	77.25	100.64	115.72	126.51	134.41	148.71	159.13
56	53.37	65.30	82.17	106.38	122.91	134.41	142.32	157.64	168.81
57	56.18	68.82	87.09	112.85	130.10	142.32	150.94	167.31	178.46
58	59.70	73.73	92.69	120.76	138.72	151.66	161.00	178.46	190.36
59	63.21	78.65	99.02	128.67	148.79	162.46	172.51	191.10	202.99
60	67.42	83.57	105.35	137.29	158.85	173.22	184.01	203.74	217.12
61	71.63	89.19	112.37	146.63	169.65	184.73	196.22	217.12	231.25
62	76.55	94.81	120.09	156.70	180.41	197.67	209.17	232.00	246.12
63	82.17	101.84	129.22	168.93	194.79	213.49	225.70	250.58	265.46
64	88.49	109.56	139.74	181.85	210.60	230.01	243.67	269.92	286.28
65	94.81	117.98	150.27	196.22	227.14	247.99	263.08	291.48	308.59
66	101.84	127.11	161.53	212.06	245.10	267.39	283.93	313.79	332.38
67	109.56	136.95	174.16	228.58	263.79	288.95	306.20	339.07	358.40
68	118.69	148.88	190.32	249.42	288.24	315.54	334.95	370.30	391.12
69	129.22	162.22	207.18	272.42	315.54	345.01	365.87	404.49	426.80
70	140.45	176.27	226.12	297.58	344.31	377.36	400.37	442.44	465.48
71	153.11	192.41	246.49	324.89	376.64	412.58	437.75	483.33	508.60
72	166.45	209.28	268.27	354.37	411.14	450.68	478.00	528.67	554.71
73	180.48	227.54	292.14	386.00	448.51	490.93	520.40	574.03	600.81
74	196.63	247.91	318.12	420.51	488.06	534.77	566.41	623.85	650.63
75	213.49	269.67	346.21	458.59	531.90	582.22	616.73	677.39	704.92
76	232.45	292.85	377.11	499.56	579.36	633.98	670.63	736.14	763.66
77	252.82	318.83	410.83	544.12	631.81	690.75	730.29	800.10	826.86
78	275.28	348.32	449.44	595.87	691.47	754.72	797.13	870.72	896.75
79	299.88	379.93	491.59	652.66	756.89	825.18	869.73	947.30	972.59
80	327.27	415.04	537.93	715.19	828.76	902.09	949.52	1,030.61	1,054.39
81	356.75	452.96	588.50	782.76	907.11	986.89	1,035.78	1,121.31	1,143.62
82	388.36	495.09	643.28	857.50	993.36	1,078.90	1,130.65	1,220.20	1,239.54
83	408.02	521.08	677.69	903.53	1,044.39	1,130.65	1,180.98	1,269.28	1,286.39
84	429.07	547.76	714.21	952.41	1,098.31	1,184.56	1,234.17	1,320.60	1,335.46
85	450.86	576.55	752.13	1,004.15	1,155.10	1,241.36	1,289.50	1,373.38	1,386.02
86	473.32	606.76	792.16	1,058.05	1,214.75	1,301.01	1,347.00	1,429.16	1,438.06
87	497.91	638.36	834.30	1,115.55	1,277.29	1,363.54	1,407.38	1,486.42	1,492.36
88	522.48	671.36	879.22	1,175.23	1,343.41	1,429.67	1,469.93	1,546.63	1,548.86
89	549.18	706.48	926.29	1,238.47	1,412.42	1,497.95	1,536.05	1,609.09	1,607.60

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.27	$20.88	$25.46	$31.84	$35.90	$39.29	$42.00	$47.05	$51.26
35-39	21.53	25.46	30.68	39.29	45.39	49.45	52.84	58.98	64.60
40-44	26.12	31.32	38.51	50.13	57.60	63.00	67.07	74.44	80.76
45-49	32.64	39.16	48.29	63.68	73.17	79.94	84.70	94.81	101.84
50	36.56	44.39	55.49	72.49	83.32	91.47	96.87	108.14	115.88
51	37.87	46.34	58.08	75.87	87.39	95.52	100.94	112.37	120.80
52	39.81	48.29	60.04	79.26	91.47	99.60	105.70	117.28	126.40
53	41.77	50.91	63.96	84.00	96.87	105.70	112.47	125.01	133.43
54	44.39	54.16	67.88	89.42	102.97	112.47	119.25	132.74	141.85
55	47.00	57.44	71.79	94.84	109.07	119.25	126.70	140.45	150.27
56	49.61	60.69	76.37	100.26	115.84	126.70	134.15	148.88	159.42
57	52.22	63.96	80.92	106.37	122.62	134.15	142.26	158.03	168.53
58	55.49	68.54	86.16	113.82	130.74	142.94	151.74	168.53	179.79
59	58.74	73.10	92.03	121.26	140.25	153.12	162.59	180.48	191.71
60	62.66	77.67	97.91	129.39	149.72	163.26	173.44	192.41	205.06
61	66.57	82.90	104.43	138.20	159.89	174.12	184.94	205.06	218.41
62	71.15	88.11	111.60	147.70	170.04	186.31	197.15	219.11	232.45
63	76.37	94.65	120.09	159.22	183.59	201.22	212.71	236.67	250.71
64	82.25	101.82	129.89	171.39	198.49	216.79	229.67	254.91	270.38
65	88.11	109.66	139.67	184.94	214.09	233.74	247.96	275.28	291.46
66	94.65	118.14	150.12	199.86	231.02	252.03	267.61	296.35	313.91
67	101.82	127.29	161.87	215.44	248.64	272.35	288.61	320.24	338.48
68	110.31	138.36	176.88	235.09	271.67	297.41	315.71	349.72	369.40
69	120.09	150.77	192.55	256.77	297.41	325.19	344.83	382.02	403.10
70	130.54	163.82	210.17	280.48	324.51	355.68	377.35	417.86	439.62
71	142.30	178.83	229.10	306.23	355.00	388.87	412.58	456.47	480.35
72	154.69	194.50	249.34	334.00	387.52	424.79	450.53	499.30	523.89
73	167.75	211.47	271.53	363.80	422.75	462.72	490.49	542.16	567.44
74	182.75	230.39	295.67	396.33	460.00	504.04	533.86	589.21	614.49
75	198.42	250.62	321.77	432.23	501.32	548.77	581.29	639.76	665.75
76	216.05	272.17	350.51	470.85	546.05	597.54	632.09	695.24	721.24
77	234.97	296.32	381.83	512.85	595.51	651.06	688.31	755.63	780.92
78	255.86	323.75	417.72	561.64	651.74	711.35	751.32	822.35	846.93
79	278.69	353.11	456.88	615.16	713.38	777.75	819.75	894.68	918.56
80	304.16	385.73	499.97	674.09	781.13	850.25	894.95	973.34	995.82
81	331.57	420.99	546.96	737.78	854.97	930.18	976.25	1,059.01	1,080.09
82	360.94	460.15	597.88	808.23	936.28	1,016.89	1,065.67	1,152.42	1,170.68
83	379.21	484.31	629.85	851.60	984.37	1,065.67	1,113.09	1,198.78	1,214.91
84	398.80	509.10	663.80	897.67	1,035.19	1,116.48	1,163.24	1,247.23	1,261.28
85	419.04	535.86	699.04	946.44	1,088.71	1,170.01	1,215.38	1,297.08	1,309.03
86	439.92	563.92	736.24	997.25	1,144.93	1,226.24	1,269.58	1,349.75	1,358.17
87	462.76	593.30	775.40	1,051.44	1,203.88	1,285.18	1,326.50	1,403.82	1,409.44
88	485.60	623.97	817.16	1,107.69	1,266.21	1,347.50	1,385.45	1,460.72	1,462.82
89	510.40	656.61	860.91	1,167.28	1,331.25	1,411.86	1,447.78	1,519.70	1,518.29

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$23.52	$28.35	$31.96	$34.97	$37.40	$43.18	$47.04
35-39	n/a	n/a	28.35	34.97	40.41	44.02	47.04	54.12	59.29
40-44	n/a	n/a	35.59	44.63	51.26	56.08	59.70	68.32	74.13
45-49	n/a	n/a	44.63	56.68	65.14	71.18	75.39	87.01	93.45
50	n/a	n/a	51.26	64.54	74.18	81.42	86.25	99.23	106.33
51	n/a	n/a	53.68	67.55	77.80	85.04	89.87	103.10	110.84
52	n/a	n/a	55.49	70.57	81.42	88.66	94.09	107.63	116.00
53	n/a	n/a	59.12	74.78	86.25	94.09	100.11	114.71	122.44
54	n/a	n/a	62.73	79.61	91.68	100.11	106.16	121.80	130.18
55	n/a	n/a	66.35	84.44	97.10	106.16	112.78	128.89	137.90
56	n/a	n/a	70.57	89.26	103.13	112.78	119.42	136.62	146.29
57	n/a	n/a	74.78	94.70	109.16	119.42	126.65	145.00	154.67
58	n/a	n/a	79.61	101.32	116.40	127.25	135.10	154.67	164.98
59	n/a	n/a	85.04	107.97	124.84	136.32	144.75	165.62	175.93
60	n/a	n/a	90.47	115.20	133.30	145.36	154.40	176.56	188.17
61	n/a	n/a	96.49	123.03	142.34	155.01	164.65	188.17	200.42
62	n/a	n/a	103.13	131.49	151.38	165.86	175.50	201.05	213.30
63	n/a	n/a	110.97	141.73	163.44	179.13	189.38	217.18	230.07
64	n/a	n/a	120.03	152.58	176.71	193.00	204.46	233.92	248.10
65	n/a	n/a	129.06	164.65	190.58	208.08	220.74	252.62	267.45
66	n/a	n/a	138.72	177.94	205.67	224.35	238.24	271.95	288.06
67	n/a	n/a	149.57	191.79	221.35	242.45	256.93	293.87	310.61
68	n/a	n/a	163.44	209.29	241.85	264.76	281.05	320.93	338.98
69	n/a	n/a	177.94	228.58	264.76	289.49	306.99	350.56	369.90
70	n/a	n/a	194.20	249.69	288.90	316.64	335.94	383.44	403.43
71	n/a	n/a	211.69	272.62	316.03	346.19	367.30	418.88	440.79
72	n/a	n/a	230.39	297.35	344.99	378.16	401.08	458.19	480.75
73	n/a	n/a	250.91	323.88	376.34	411.93	436.67	497.49	520.71
74	n/a	n/a	273.20	352.83	409.51	448.72	475.26	540.68	563.89
75	n/a	n/a	297.35	384.79	446.31	488.53	517.48	587.07	610.93
76	n/a	n/a	323.88	419.18	486.12	531.94	562.71	637.98	661.84
77	n/a	n/a	352.83	456.57	530.14	579.61	612.78	693.41	716.61
78	n/a	n/a	386.00	499.99	580.21	633.28	668.86	754.63	777.18
79	n/a	n/a	422.18	547.63	635.08	692.38	729.78	820.99	842.93
80	n/a	n/a	462.00	600.11	695.41	756.92	796.73	893.19	913.80
81	n/a	n/a	505.42	656.80	761.14	828.08	869.10	971.80	991.14
82	n/a	n/a	552.46	719.52	833.51	905.28	948.71	1,057.51	1,074.27
83	n/a	n/a	582.02	758.12	876.32	948.71	990.93	1,100.04	1,114.86
84	n/a	n/a	613.37	799.14	921.57	993.95	1,035.57	1,144.52	1,157.41
85	n/a	n/a	645.94	842.57	969.22	1,041.59	1,081.99	1,190.26	1,201.22
86	n/a	n/a	680.32	887.80	1,019.28	1,091.65	1,130.25	1,238.60	1,246.33
87	n/a	n/a	716.50	936.05	1,071.75	1,144.13	1,180.91	1,288.21	1,293.38
88	n/a	n/a	755.11	986.12	1,127.23	1,199.62	1,233.38	1,340.42	1,342.35
89	n/a	n/a	795.52	1,039.18	1,185.14	1,256.90	1,288.88	1,394.54	1,393.26

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.66	$23.96	$28.08	$33.87	$38.01	$41.31	$43.79	$47.09	$51.22
35-39	23.96	28.08	33.04	40.48	46.28	50.40	52.88	57.01	61.97
40-44	28.08	33.04	40.48	49.57	57.01	61.97	65.27	70.23	76.00
45-49	33.87	40.48	50.40	62.79	71.88	77.66	82.62	88.41	95.02
50	38.01	46.28	57.01	71.06	81.80	89.24	94.18	101.62	108.23
51	39.67	47.92	59.49	74.36	85.92	93.36	99.14	105.75	113.19
52	41.31	50.40	61.97	77.66	89.24	97.49	103.29	110.70	118.14
53	43.79	53.71	66.10	83.44	95.02	104.10	109.88	118.14	126.40
54	46.28	57.01	70.23	88.41	101.62	110.70	117.32	125.57	133.84
55	49.57	60.30	75.18	94.18	108.23	118.14	124.76	133.84	142.93
56	52.05	63.62	80.15	100.79	115.67	125.57	133.01	142.93	152.02
57	55.36	67.74	85.09	107.41	123.11	133.84	142.10	152.02	161.94
58	59.49	72.71	90.88	114.84	132.20	143.75	152.86	162.76	173.50
59	63.62	77.66	97.49	123.11	141.28	154.50	163.59	175.15	185.90
60	67.74	83.44	104.93	132.20	152.02	166.07	175.97	187.55	199.11
61	72.71	89.24	112.37	142.10	163.59	178.46	188.38	201.59	213.99
62	77.66	95.85	119.80	152.02	175.15	190.85	202.43	216.46	228.86
63	83.44	103.29	130.54	165.24	190.02	207.37	219.77	234.63	248.68
64	90.05	111.54	141.28	179.29	206.55	225.54	238.78	254.47	269.34
65	97.49	120.63	152.86	194.16	223.90	244.56	258.60	276.78	292.47
66	104.93	130.54	165.24	210.69	242.90	265.21	280.91	299.90	316.43
67	113.19	141.28	179.29	228.86	263.56	288.35	304.86	325.51	343.70
68	123.93	154.50	196.63	251.16	289.99	317.26	335.44	358.56	377.57
69	135.49	169.37	215.64	275.94	318.91	348.65	369.31	394.10	414.75
70	148.71	185.90	237.12	303.22	351.14	383.35	406.48	433.76	455.23
71	161.94	203.25	260.26	333.77	385.84	422.18	446.97	476.72	500.68
72	177.64	223.07	285.04	366.00	423.84	464.32	491.59	524.64	549.42
73	194.16	243.74	312.30	401.54	464.32	508.12	537.85	572.55	598.16
74	211.51	266.03	341.21	439.53	508.94	556.02	588.25	625.43	651.87
75	231.34	291.64	373.44	480.85	556.85	608.91	643.61	683.26	709.71
76	252.82	318.91	408.98	527.11	609.74	666.75	703.91	746.04	772.50
77	276.78	348.65	446.97	576.68	668.39	729.53	770.01	814.63	841.07
78	302.40	381.70	491.59	634.52	734.49	801.41	844.37	890.64	917.08
79	331.31	418.88	539.50	698.14	808.02	879.90	926.16	973.26	998.87
80	362.70	459.37	593.21	767.54	888.17	965.82	1,015.39	1,064.14	1,088.10
81	396.57	503.97	651.87	844.37	976.56	1,060.82	1,112.88	1,163.28	1,185.59
82	434.58	551.90	715.49	929.48	1,074.06	1,164.93	1,220.29	1,271.51	1,291.33
83	457.71	583.29	756.80	983.17	1,133.53	1,225.24	1,279.78	1,327.70	1,345.87
84	482.49	615.52	800.58	1,040.18	1,196.34	1,288.87	1,341.73	1,386.36	1,402.06
85	508.94	650.22	846.01	1,099.66	1,263.25	1,356.61	1,407.00	1,448.31	1,460.72
86	537.03	686.57	894.77	1,163.28	1,333.47	1,426.84	1,475.58	1,512.76	1,521.85
87	565.95	725.40	946.00	1,231.03	1,407.00	1,501.20	1,548.28	1,579.68	1,585.47
88	596.50	765.89	999.69	1,302.09	1,485.50	1,578.85	1,623.48	1,649.91	1,652.39
89	628.73	808.85	1,056.70	1,377.27	1,568.11	1,661.47	1,702.79	1,723.45	1,721.78

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.64	$22.77	$26.68	$32.52	$36.49	$39.67	$42.03	$45.69	$49.69
35-39	22.77	26.68	31.40	38.87	44.42	48.38	50.75	55.30	60.12
40-44	26.68	31.40	38.47	47.59	54.73	59.50	62.66	68.13	73.72
45-49	32.18	38.47	47.88	60.28	69.01	74.55	79.32	85.76	92.16
50	36.11	43.96	54.15	68.21	78.52	85.67	90.41	98.57	104.99
51	37.67	45.52	56.51	71.38	82.48	89.62	95.18	102.59	109.79
52	39.25	47.88	58.88	74.55	85.67	93.59	99.14	107.38	114.59
53	41.59	51.03	62.79	80.10	91.22	99.94	105.49	114.59	122.62
54	43.96	54.15	66.73	84.87	97.55	106.28	112.61	121.81	129.82
55	47.09	57.29	71.43	90.41	103.90	113.41	119.76	129.82	138.64
56	49.44	60.44	76.14	96.76	111.04	120.56	127.70	138.64	147.45
57	52.59	64.36	80.84	103.10	118.19	128.48	136.42	147.45	157.08
58	56.51	69.08	86.33	110.25	126.90	138.01	146.74	157.88	168.30
59	60.44	73.77	92.62	118.19	135.62	148.32	157.05	169.90	180.31
60	64.36	79.28	99.69	126.90	145.93	159.42	168.94	181.93	193.13
61	69.08	84.77	106.76	136.42	157.05	171.33	180.84	195.53	207.57
62	73.77	91.06	113.81	145.93	168.14	183.22	194.32	209.97	222.00
63	79.28	98.12	124.01	158.63	182.42	199.08	210.98	227.59	241.22
64	85.55	105.96	134.21	172.11	198.28	216.52	229.21	246.84	261.26
65	92.62	114.59	145.21	186.40	214.94	234.78	248.26	268.48	283.69
66	99.69	124.01	156.98	202.26	233.18	254.61	269.67	290.91	306.92
67	107.54	134.21	170.32	219.70	253.01	276.82	292.68	315.75	333.39
68	117.73	146.77	186.79	241.11	278.39	304.56	322.02	347.81	366.25
69	128.72	160.91	204.86	264.91	306.16	334.70	354.54	382.27	402.30
70	141.28	176.61	225.27	291.08	337.09	368.02	390.23	420.74	441.57
71	153.84	193.09	247.24	320.42	370.40	405.29	429.09	462.42	485.66
72	168.76	211.93	270.78	351.36	406.88	445.74	471.93	508.89	532.95
73	184.46	231.55	296.69	385.47	445.74	487.80	516.33	555.38	580.22
74	200.93	252.73	324.16	421.95	488.59	533.79	564.72	606.67	632.31
75	219.77	277.07	354.76	461.60	534.58	584.55	617.86	662.77	688.40
76	240.18	302.96	388.53	506.02	585.34	640.07	675.76	723.66	749.32
77	262.94	331.22	424.63	553.62	641.67	700.35	739.22	790.20	815.84
78	287.27	362.62	467.01	609.15	705.10	769.35	810.59	863.93	889.56
79	314.74	397.94	512.52	670.22	775.70	844.71	889.11	944.05	968.90
80	344.57	436.39	563.55	736.83	852.65	927.19	974.77	1,032.21	1,055.45
81	376.75	478.79	619.28	810.59	937.50	1,018.40	1,068.36	1,128.38	1,150.03
82	412.86	524.30	679.72	892.29	1,031.10	1,118.34	1,171.48	1,233.37	1,252.59
83	434.82	554.13	718.97	943.85	1,088.19	1,176.23	1,228.58	1,287.86	1,305.49
84	458.36	584.74	760.55	998.58	1,148.48	1,237.30	1,288.07	1,344.76	1,359.99
85	483.50	617.70	803.72	1,055.67	1,212.72	1,302.34	1,350.72	1,404.87	1,416.88
86	510.18	652.24	850.02	1,116.74	1,280.13	1,369.78	1,416.56	1,467.37	1,476.19
87	537.66	689.13	898.69	1,181.78	1,350.72	1,441.16	1,486.35	1,532.29	1,537.90
88	566.69	727.60	949.70	1,250.00	1,426.08	1,515.71	1,558.55	1,600.42	1,602.82
89	597.29	768.41	1,003.86	1,322.17	1,505.40	1,595.00	1,634.67	1,671.74	1,670.14

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.19	$21.09	$24.71	$30.49	$34.21	$37.19	$39.41	$43.33	$47.13
35-39	21.09	24.71	29.08	36.44	41.65	45.36	47.59	52.44	57.01
40-44	24.71	29.08	35.63	44.61	51.31	55.77	58.74	64.60	69.93
45-49	29.80	35.63	44.35	56.52	64.70	69.89	74.36	81.34	87.42
50	33.45	40.72	50.16	63.96	73.62	80.31	84.77	93.49	99.57
51	34.91	42.17	52.34	66.92	77.33	84.02	89.24	97.30	104.14
52	36.35	44.35	54.53	69.89	80.31	87.74	92.96	101.86	108.69
53	38.53	47.26	58.16	75.10	85.52	93.70	98.89	108.69	116.29
54	40.72	50.16	61.81	79.57	91.46	99.63	105.58	115.54	123.13
55	43.63	53.07	66.15	84.77	97.41	106.33	112.28	123.13	131.50
56	45.81	56.00	70.53	90.72	104.10	113.02	119.72	131.50	139.85
57	48.72	59.62	74.89	96.66	110.79	120.46	127.89	139.85	148.98
58	52.34	63.99	79.97	103.35	118.96	129.38	137.56	149.75	159.63
59	56.00	68.33	85.80	110.79	127.16	139.06	147.23	161.15	171.03
60	59.62	73.43	92.34	118.96	136.82	149.45	158.38	172.55	183.17
61	63.99	78.52	98.88	127.89	147.23	160.61	169.54	185.46	196.87
62	68.33	84.34	105.44	136.82	157.64	171.76	182.19	199.14	210.55
63	73.43	90.88	114.87	148.71	171.03	186.64	197.80	215.86	228.78
64	79.24	98.16	124.33	161.37	185.90	202.99	214.90	234.12	247.80
65	85.80	106.16	134.52	174.75	201.51	220.10	232.73	254.64	269.07
66	92.34	114.87	145.42	189.61	218.61	238.68	252.82	275.91	291.11
67	99.61	124.33	157.78	205.97	237.19	259.50	274.38	299.47	316.21
68	109.06	135.96	173.05	226.05	261.00	285.53	301.90	329.88	347.36
69	119.24	149.05	189.76	248.34	287.04	313.79	332.38	362.57	381.56
70	130.86	163.59	208.67	272.90	316.03	345.01	365.83	399.06	418.81
71	142.50	178.86	229.02	300.40	347.26	379.96	402.27	438.57	460.62
72	156.33	196.30	250.83	329.40	381.44	417.88	442.44	482.67	505.47
73	170.87	214.48	274.82	361.39	417.88	457.31	484.07	526.74	550.30
74	186.14	234.11	300.27	395.58	458.05	500.43	529.42	575.41	599.72
75	203.57	256.65	328.62	432.76	501.17	548.01	579.25	628.60	652.93
76	222.48	280.64	359.90	474.41	548.77	600.07	633.52	686.36	710.70
77	243.58	306.82	393.33	519.02	601.55	656.57	693.02	749.47	773.78
78	266.10	335.90	432.60	571.08	661.04	721.26	759.93	819.39	843.70
79	291.54	368.63	474.76	628.34	727.22	791.91	833.55	895.40	918.96
80	319.19	404.24	522.02	690.78	799.35	869.24	913.85	979.01	1,001.05
81	348.99	443.49	573.64	759.93	878.91	954.74	1,001.60	1,070.23	1,090.75
82	382.44	485.67	629.63	836.53	966.65	1,048.44	1,098.26	1,169.79	1,188.02
83	402.79	513.30	665.97	884.85	1,020.18	1,102.71	1,151.79	1,221.48	1,238.20
84	424.60	541.66	704.51	936.16	1,076.71	1,159.96	1,207.55	1,275.45	1,289.89
85	447.87	572.20	744.48	989.70	1,136.93	1,220.94	1,266.29	1,332.46	1,343.86
86	472.58	604.18	787.39	1,046.96	1,200.13	1,284.16	1,328.04	1,391.73	1,400.09
87	498.04	638.35	832.48	1,107.93	1,266.29	1,351.08	1,393.45	1,453.31	1,458.63
88	524.93	673.97	879.72	1,171.89	1,336.94	1,420.96	1,461.13	1,517.91	1,520.19
89	553.28	711.78	929.90	1,239.54	1,411.31	1,495.32	1,532.51	1,585.57	1,584.04

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.57	$20.37	$23.87	$29.47	$33.07	$35.93	$38.09	$42.38	$46.10
35-39	20.37	23.87	28.08	35.23	40.27	43.84	45.99	51.31	55.77
40-44	23.87	28.08	34.42	43.12	49.60	53.91	56.79	63.21	68.41
45-49	28.79	34.42	42.84	54.64	62.53	67.57	71.88	79.57	85.52
50	32.31	39.34	48.46	61.82	71.16	77.63	81.94	91.46	97.41
51	33.71	40.73	50.56	64.70	74.76	81.22	86.26	95.18	101.87
52	35.11	42.84	52.68	67.57	77.63	84.82	89.85	99.63	106.33
53	37.21	45.65	56.18	72.59	82.67	90.58	95.60	106.33	113.77
54	39.34	48.46	59.70	76.92	88.41	96.32	102.06	113.02	120.46
55	42.13	51.26	63.90	81.94	94.17	102.78	108.54	120.46	128.64
56	44.24	54.08	68.13	87.69	100.64	109.24	115.72	128.64	136.82
57	47.05	57.59	72.33	93.45	107.09	116.44	123.63	136.82	145.74
58	50.56	61.80	77.25	99.90	115.00	125.06	132.99	146.49	156.15
59	54.08	66.01	82.86	107.09	122.91	134.41	142.32	157.64	167.31
60	57.59	70.93	89.19	115.00	132.25	144.48	153.11	168.81	179.20
61	61.80	75.85	95.52	123.63	142.32	155.27	163.89	181.43	192.59
62	66.01	81.47	101.84	132.25	152.38	166.03	176.10	194.81	205.97
63	70.93	87.78	110.96	143.75	165.33	180.41	191.20	211.18	223.81
64	76.55	94.81	120.09	155.98	179.70	196.22	207.73	229.02	242.41
65	82.86	102.53	129.93	168.93	194.79	212.76	224.98	249.11	263.22
66	89.19	110.96	140.45	183.29	211.32	230.73	244.38	269.92	284.78
67	96.22	120.09	152.40	199.11	229.31	250.86	265.24	292.97	309.32
68	105.35	131.32	167.14	218.51	252.29	276.02	291.84	322.70	339.82
69	115.17	143.98	183.29	240.06	277.46	303.32	321.30	354.68	373.27
70	126.40	158.03	201.55	263.79	305.48	333.51	353.65	390.39	409.71
71	137.65	172.77	221.21	290.39	335.68	367.30	388.87	429.05	450.61
72	151.00	189.61	242.29	318.41	368.74	403.95	427.69	472.19	494.48
73	165.03	207.18	265.46	349.34	403.95	442.07	467.93	515.29	538.34
74	179.79	226.12	290.04	382.39	442.77	483.74	511.77	562.88	586.69
75	196.63	247.91	317.42	418.34	484.47	529.75	559.94	614.95	638.73
76	214.90	271.08	347.64	458.59	530.47	580.08	612.40	671.44	695.25
77	235.26	296.35	379.93	501.70	581.50	634.69	669.91	733.17	756.96
78	257.04	324.44	417.86	552.03	639.02	697.23	734.60	801.57	825.36
79	281.62	356.06	458.57	607.38	702.98	765.52	805.77	875.93	898.99
80	308.30	390.47	504.22	667.76	772.71	840.25	883.39	957.72	979.30
81	337.09	428.39	554.09	734.60	849.61	922.92	968.21	1,046.96	1,067.04
82	369.40	469.12	608.18	808.64	934.42	1,013.49	1,061.65	1,144.35	1,162.21
83	389.05	495.80	643.28	855.35	986.17	1,065.96	1,113.41	1,194.93	1,211.28
84	410.12	523.20	680.49	904.96	1,040.82	1,121.31	1,167.31	1,247.72	1,261.85
85	432.60	552.68	719.11	956.71	1,099.03	1,180.24	1,224.09	1,303.48	1,314.64
86	456.47	583.58	760.55	1,012.05	1,160.12	1,241.36	1,283.77	1,361.48	1,369.66
87	481.07	616.60	804.10	1,070.99	1,224.09	1,306.05	1,347.00	1,421.72	1,426.92
88	507.03	650.99	849.75	1,132.81	1,292.38	1,373.61	1,412.42	1,484.92	1,487.15
89	534.42	687.52	898.19	1,198.23	1,364.27	1,445.49	1,481.42	1,551.11	1,549.60

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.32	$18.93	$22.19	$27.77	$31.17	$33.87	$35.90	$40.03	$43.54
35-39	18.93	22.19	26.12	33.20	37.94	41.32	43.35	48.46	52.68
40-44	22.19	26.12	31.99	40.65	46.75	50.83	53.52	59.70	64.60
45-49	26.76	31.99	39.81	51.49	58.94	63.68	67.74	75.15	80.76
50	30.03	36.56	45.03	58.28	67.07	73.17	77.22	86.38	92.00
51	31.32	37.87	47.00	60.97	70.45	76.55	81.29	89.89	96.22
52	32.64	39.81	48.95	63.68	73.17	79.94	84.70	94.09	100.43
53	34.59	42.43	52.22	68.42	77.92	85.37	90.10	100.43	107.45
54	36.56	45.03	55.49	72.49	83.32	90.77	96.20	106.74	113.77
55	39.16	47.64	59.40	77.22	88.74	96.87	102.29	113.77	121.48
56	41.12	50.27	63.32	82.65	94.84	102.97	109.07	121.48	129.22
57	43.75	53.52	67.23	88.07	100.94	109.74	116.52	129.22	137.65
58	47.00	57.44	71.79	94.17	108.39	117.87	125.34	138.35	147.48
59	50.27	61.35	77.03	100.94	115.84	126.70	134.15	148.88	158.03
60	53.52	65.92	82.90	108.39	124.65	136.17	144.29	159.42	169.24
61	57.44	70.49	88.78	116.52	134.15	146.34	154.47	171.35	181.90
62	61.35	75.71	94.65	124.65	143.62	156.49	165.99	183.99	194.53
63	65.92	81.59	103.13	135.49	155.81	170.04	180.22	199.44	211.38
64	71.15	88.11	111.60	147.02	169.37	184.94	195.79	216.29	228.95
65	77.03	95.30	120.75	159.22	183.59	200.54	212.04	235.26	248.59
66	82.90	103.13	130.54	172.77	199.17	217.47	230.34	254.91	268.96
67	89.42	111.60	141.63	187.67	216.12	236.44	249.99	276.70	292.14
68	97.91	122.06	155.34	205.94	237.79	260.14	275.06	304.78	320.93
69	107.04	133.81	170.34	226.26	261.51	285.90	302.83	334.98	352.54
70	117.48	146.86	187.33	248.64	287.93	314.35	333.32	368.69	386.94
71	127.93	160.57	205.60	273.68	316.38	346.19	366.51	405.21	425.57
72	140.33	176.22	225.18	300.13	347.55	380.75	403.11	445.94	467.01
73	153.38	192.55	246.73	329.26	380.75	416.66	441.03	486.66	508.44
74	167.09	210.17	269.56	360.42	417.33	455.94	482.36	531.62	554.09
75	182.75	230.39	295.01	394.29	456.62	499.30	527.77	580.78	603.26
76	199.73	251.93	323.08	432.23	499.99	546.73	577.22	634.14	656.62
77	218.65	275.43	353.11	472.89	548.09	598.22	631.41	692.44	714.91
78	238.89	301.54	388.36	520.32	602.29	657.16	692.38	757.05	779.51
79	261.73	330.92	426.20	572.47	662.58	721.53	759.45	827.27	849.04
80	286.54	362.91	468.63	629.38	728.31	791.97	832.63	904.51	924.88
81	313.30	398.15	514.98	692.38	800.78	869.87	912.57	988.79	1,007.75
82	343.32	436.00	565.24	762.18	880.73	955.25	1,000.64	1,080.78	1,097.63
83	361.58	460.82	597.88	806.20	929.50	1,004.70	1,049.41	1,128.55	1,143.99
84	381.17	486.26	632.46	852.95	980.99	1,056.86	1,100.22	1,178.41	1,191.75
85	402.06	513.67	668.35	901.73	1,035.86	1,112.41	1,153.74	1,231.07	1,241.60
86	424.24	542.38	706.86	953.89	1,093.44	1,170.01	1,209.98	1,285.84	1,293.58
87	447.11	573.06	747.34	1,009.44	1,153.74	1,230.98	1,269.58	1,342.73	1,347.65
88	471.24	605.05	789.76	1,067.71	1,218.11	1,294.67	1,331.25	1,402.42	1,404.53
89	496.70	638.98	834.79	1,129.37	1,285.85	1,362.41	1,396.29	1,464.93	1,463.51

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$20.50	$24.73	$27.74	$30.16	$31.96	$36.73	$39.96
35-39	n/a	n/a	24.12	29.55	33.79	36.79	38.60	44.47	48.34
40-44	n/a	n/a	29.55	36.19	41.62	45.24	47.64	54.78	59.29
45-49	n/a	n/a	36.79	45.85	52.47	56.68	60.30	68.96	74.13
50	n/a	n/a	41.62	51.87	59.70	65.14	68.75	79.26	84.41
51	n/a	n/a	43.42	54.28	62.73	68.14	72.37	82.48	88.29
52	n/a	n/a	45.24	56.68	65.14	71.18	75.39	86.34	92.15
53	n/a	n/a	48.25	60.92	69.37	75.99	80.21	92.15	98.60
54	n/a	n/a	51.26	64.54	74.18	80.80	85.64	97.95	104.40
55	n/a	n/a	54.88	68.75	79.01	86.25	91.07	104.40	111.49
56	n/a	n/a	58.52	73.58	84.44	91.68	97.10	111.49	118.57
57	n/a	n/a	62.12	78.40	89.87	97.70	103.73	118.57	126.32
58	n/a	n/a	66.35	83.85	96.49	104.94	111.59	126.96	135.33
59	n/a	n/a	71.18	89.87	103.13	112.78	119.42	136.62	145.00
60	n/a	n/a	76.59	96.49	110.97	121.22	128.46	146.29	155.31
61	n/a	n/a	82.04	103.73	119.42	130.28	137.51	157.24	166.91
62	n/a	n/a	87.47	110.97	127.86	139.32	147.77	168.83	178.50
63	n/a	n/a	95.30	120.63	138.72	151.38	160.44	183.01	193.97
64	n/a	n/a	103.13	130.88	150.77	164.65	174.29	198.49	210.09
65	n/a	n/a	111.59	141.73	163.44	178.53	188.77	215.89	228.13
66	n/a	n/a	120.63	153.80	177.31	193.60	205.06	233.92	246.82
67	n/a	n/a	130.88	167.06	192.39	210.50	222.55	253.90	268.09
68	n/a	n/a	143.54	183.34	211.69	231.60	244.86	279.68	294.51
69	n/a	n/a	157.42	201.43	232.81	254.52	269.59	307.40	323.50
70	n/a	n/a	173.10	221.35	256.33	279.85	296.74	338.33	355.09
71	n/a	n/a	189.99	243.66	281.66	308.19	326.30	371.84	390.53
72	n/a	n/a	208.08	267.18	309.40	338.94	358.85	409.22	428.55
73	n/a	n/a	227.98	293.11	338.94	370.92	392.63	446.58	466.56
74	n/a	n/a	249.09	320.86	371.52	405.89	429.41	487.84	508.46
75	n/a	n/a	272.62	351.02	406.50	444.51	469.83	532.95	553.57
76	n/a	n/a	298.55	384.79	445.10	486.72	513.86	581.92	602.55
77	n/a	n/a	326.30	420.98	487.93	532.54	562.11	635.42	656.03
78	n/a	n/a	358.85	463.20	536.17	585.02	616.39	694.70	715.31
79	n/a	n/a	393.84	509.65	589.85	642.32	676.10	759.14	779.12
80	n/a	n/a	433.03	560.30	648.37	705.05	741.23	830.02	848.73
81	n/a	n/a	475.86	616.39	712.88	774.40	812.40	907.36	924.77
82	n/a	n/a	522.31	678.51	784.06	850.40	890.82	991.78	1,007.25
83	n/a	n/a	552.46	717.71	827.47	894.43	934.24	1,035.60	1,049.78
84	n/a	n/a	584.43	759.33	873.32	940.87	979.45	1,081.35	1,093.61
85	n/a	n/a	617.60	802.75	922.17	990.33	1,027.12	1,129.69	1,139.35
86	n/a	n/a	653.18	849.20	973.43	1,041.59	1,077.18	1,179.95	1,187.04
87	n/a	n/a	690.58	898.65	1,027.12	1,095.87	1,130.25	1,232.15	1,236.67
88	n/a	n/a	729.78	950.52	1,084.42	1,152.56	1,185.14	1,286.93	1,288.87
89	n/a	n/a	771.40	1,005.41	1,144.73	1,212.87	1,243.03	1,344.29	1,342.99

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N370

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N370 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N370)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-2,000	2,001-Unlimited
18-52	0.226	0.170	0.148	0.131	0.118
53	0.214	0.162	0.142	0.126	0.114
54	0.203	0.155	0.136	0.122	0.110
55	0.193	0.148	0.131	0.117	0.107
56	0.182	0.141	0.125	0.113	0.103
57	0.173	0.135	0.120	0.109	0.100
58	0.167	0.131	0.117	0.107	0.098
59	0.161	0.127	0.115	0.104	0.097
60	0.155	0.123	0.112	0.102	0.095
61	0.149	0.120	0.109	0.100	0.094
62	0.144	0.116	0.107	0.098	0.092
63	0.140	0.114	0.105	0.097	0.091
64	0.136	0.112	0.103	0.095	0.090
65	0.132	0.110	0.102	0.094	0.088
66	0.128	0.108	0.100	0.092	0.087
67	0.124	0.106	0.098	0.091	0.086
68	0.121	0.104	0.096	0.090	0.085
69	0.118	0.102	0.095	0.089	0.084
70	0.115	0.100	0.093	0.087	0.084
71	0.112	0.098	0.092	0.086	0.083
72	0.109	0.096	0.090	0.085	0.082
73	0.104	0.092	0.087	0.082	0.079
74	0.099	0.088	0.083	0.079	0.076
75	0.095	0.085	0.080	0.076	0.073
76	0.090	0.081	0.077	0.074	0.071
77	0.086	0.078	0.074	0.071	0.068
78	0.083	0.076	0.072	0.070	0.067
79	0.081	0.074	0.071	0.068	0.066
80	0.079	0.072	0.069	0.067	0.065
81	0.076	0.071	0.068	0.065	0.064
82	0.074	0.069	0.066	0.064	0.063
83	0.071	0.067	0.064	0.063	0.062
84	0.069	0.064	0.062	0.061	0.060
85	0.067	0.062	0.060	0.060	0.059
86	0.064	0.060	0.059	0.058	0.057
87	0.062	0.058	0.057	0.057	0.056
88	0.060	0.056	0.055	0.056	0.055
89	0.058	0.054	0.054	0.054	0.053

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N370)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.335	0.320	0.250	0.185	0.190
35-39	0.370	0.350	0.265	0.195	0.175
40-44	0.410	0.375	0.280	0.200	0.175
45-49	0.450	0.400	0.290	0.210	0.170
50-54	0.450	0.400	0.300	0.210	0.165
55-59	0.450	0.400	0.300	0.215	0.160
60-64	0.450	0.400	0.300	0.215	0.155
65-69	0.450	0.390	0.290	0.210	0.150
70-74	0.450	0.380	0.280	0.200	0.140
75-79	0.450	0.380	0.255	0.170	0.110
80-84	0.450	0.380	0.225	0.140	0.110
85-89	0.450	0.380	0.225	0.140	0.110

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.430	0.420	0.330	0.250	0.200
35-39	0.430	0.410	0.330	0.250	0.200
40-44	0.430	0.410	0.330	0.250	0.200
45-49	0.430	0.400	0.330	0.250	0.190
50-54	0.430	0.400	0.320	0.245	0.185
55-59	0.430	0.400	0.320	0.240	0.180
60-64	0.430	0.400	0.320	0.235	0.175
65-69	0.430	0.400	0.310	0.230	0.170
70-74	0.430	0.390	0.300	0.220	0.160
75-79	0.430	0.380	0.280	0.190	0.135
80-84	0.430	0.370	0.260	0.160	0.135
85-89	0.430	0.360	0.260	0.160	0.135

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N370)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.058	0.053	0.042	0.030	0.022
35-39	0.062	0.057	0.045	0.033	0.024
40-44	0.068	0.062	0.049	0.036	0.026
45-49	0.076	0.069	0.054	0.039	0.029
50	0.080	0.073	0.057	0.041	0.030
51	0.082	0.074	0.058	0.042	0.031
52	0.083	0.075	0.059	0.043	0.031
53	0.085	0.076	0.060	0.044	0.032
54	0.086	0.078	0.061	0.044	0.032
55	0.088	0.079	0.062	0.045	0.033
56	0.090	0.081	0.063	0.045	0.033
57	0.092	0.082	0.064	0.046	0.034
58	0.094	0.083	0.065	0.047	0.034
59	0.095	0.085	0.066	0.048	0.035
60	0.097	0.086	0.067	0.048	0.035
61	0.099	0.088	0.068	0.049	0.036
62	0.101	0.089	0.069	0.050	0.036
63	0.102	0.090	0.070	0.050	0.036
64	0.103	0.091	0.070	0.050	0.036
65	0.105	0.092	0.071	0.051	0.037
66	0.106	0.093	0.071	0.051	0.037
67	0.107	0.094	0.072	0.051	0.037
68	0.108	0.095	0.072	0.051	0.037
69	0.109	0.096	0.073	0.051	0.037
70	0.110	0.096	0.073	0.052	0.036
71	0.111	0.097	0.074	0.052	0.036
72	0.112	0.098	0.074	0.052	0.036
73	0.113	0.099	0.074	0.051	0.035
74	0.114	0.099	0.074	0.051	0.034
75	0.116	0.100	0.074	0.050	0.034
76	0.117	0.100	0.074	0.050	0.033
77	0.118	0.101	0.074	0.049	0.032
78	0.119	0.101	0.073	0.047	0.030
79	0.119	0.101	0.072	0.046	0.029
80	0.120	0.102	0.072	0.044	0.027
81	0.120	0.102	0.071	0.042	0.025
82	0.121	0.102	0.070	0.041	0.024
83	0.121	0.101	0.068	0.038	0.021
84	0.120	0.100	0.065	0.035	0.019
85	0.120	0.099	0.063	0.033	0.017
86	0.119	0.098	0.061	0.030	0.015
87	0.119	0.097	0.059	0.028	0.013
88	0.119	0.096	0.057	0.026	0.011
89	0.118	0.095	0.055	0.024	0.010

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N370)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Issue Age	Inflation Options: No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.063	0.087	0.124	0.112	0.100
35-39	0.076	0.097	0.129	0.119	0.109
40-44	0.089	0.108	0.135	0.127	0.117
45-49	0.102	0.119	0.142	0.134	0.126
50	0.108	0.124	0.145	0.137	0.130
51	0.111	0.126	0.146	0.139	0.132
52	0.113	0.128	0.147	0.140	0.133
53	0.114	0.128	0.146	0.140	0.133
54	0.115	0.128	0.146	0.139	0.133
55	0.115	0.129	0.145	0.139	0.133
56	0.116	0.129	0.145	0.139	0.133
57	0.117	0.129	0.144	0.138	0.133
58	0.116	0.127	0.142	0.136	0.131
59	0.114	0.126	0.139	0.134	0.129
60	0.113	0.124	0.137	0.132	0.127
61	0.112	0.122	0.134	0.130	0.125
62	0.111	0.121	0.132	0.127	0.123
63	0.108	0.118	0.128	0.124	0.120
64	0.106	0.115	0.124	0.120	0.116
65	0.103	0.112	0.120	0.117	0.113
66	0.101	0.109	0.117	0.113	0.110
67	0.098	0.106	0.113	0.110	0.107
68	0.094	0.101	0.108	0.105	0.102
69	0.090	0.096	0.102	0.099	0.097
70	0.086	0.091	0.097	0.094	0.092
71	0.082	0.087	0.092	0.090	0.087
72	0.078	0.083	0.087	0.085	0.083
73	0.072	0.076	0.080	0.078	0.076
74	0.066	0.070	0.073	0.071	0.070
75	0.061	0.064	0.067	0.065	0.064
76	0.056	0.059	0.061	0.060	0.059
77	0.052	0.054	0.056	0.055	0.054
78	0.045	0.047	0.048	0.047	0.047
79	0.039	0.040	0.042	0.041	0.040
80	0.034	0.035	0.036	0.035	0.035
81	0.029	0.030	0.031	0.031	0.030
82	0.025	0.026	0.027	0.027	0.026
83	0.020	0.021	0.021	0.021	0.021
84	0.016	0.016	0.017	0.017	0.016
85	0.013	0.013	0.013	0.013	0.013
86	0.010	0.010	0.010	0.010	0.010
87	0.008	0.008	0.008	0.008	0.008
88	0.008	0.008	0.008	0.008	0.008
89	0.008	0.008	0.008	0.008	0.008

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R
(When attached to Base Policy GR-N370)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

Issue Age	Factor	Issue Age	Factor
18-34	0.671	68	0.506
35-39	0.708	69	0.498
40-44	0.746	70	0.490
45-49	0.756	71	0.482
50	0.705	72	0.474
51	0.688	73	0.457
52	0.672	74	0.441
53	0.658	75	0.425
54	0.645	76	0.409
55	0.631	77	0.393
56	0.618	78	0.381
57	0.605	79	0.368
58	0.598	80	0.356
59	0.590	81	0.344
60	0.583	82	0.332
61	0.575	83	0.321
62	0.568	84	0.311
63	0.557	85	0.301
64	0.546	86	0.290
65	0.535	87	0.280
66	0.525	88	0.270
67	0.514	89	0.260

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N370)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	2.160	2.940	3.710	3.450	3.170
35-39	2.130	2.780	3.330	3.140	2.930
40-44	2.050	2.580	2.960	2.820	2.670
45-49	1.920	2.390	2.780	2.560	2.400
50	1.896	2.305	2.640	2.444	2.272
51	1.888	2.277	2.594	2.407	2.230
52	1.880	2.250	2.550	2.370	2.190
53	1.818	2.173	2.453	2.282	2.110
54	1.758	2.098	2.359	2.197	2.034
55	1.700	2.027	2.270	2.115	1.960
56	1.644	1.957	2.183	2.036	1.889
57	1.590	1.890	2.100	1.960	1.820
58	1.530	1.817	2.015	1.882	1.746
59	1.471	1.746	1.934	1.807	1.676
60	1.416	1.678	1.856	1.735	1.608
61	1.362	1.613	1.782	1.666	1.542
62	1.310	1.550	1.710	1.600	1.480
63	1.248	1.455	1.606	1.498	1.395
64	1.190	1.366	1.509	1.402	1.314
65	1.134	1.282	1.417	1.312	1.239
66	1.081	1.204	1.331	1.229	1.167
67	1.030	1.130	1.250	1.150	1.100
68	0.948	1.057	1.154	1.075	1.035
69	0.872	0.989	1.066	1.004	0.973
70	0.803	0.925	0.985	0.939	0.915
71	0.739	0.866	0.910	0.877	0.861
72	0.680	0.810	0.840	0.820	0.810
73	0.623	0.726	0.751	0.734	0.726
74	0.571	0.652	0.672	0.656	0.652
75	0.524	0.584	0.600	0.587	0.584
76	0.480	0.524	0.537	0.525	0.524
77	0.440	0.470	0.480	0.470	0.470
78	0.396	0.424	0.434	0.424	0.424
79	0.357	0.382	0.392	0.382	0.382
80	0.321	0.344	0.355	0.344	0.344
81	0.289	0.311	0.321	0.311	0.311
82	0.260	0.280	0.290	0.280	0.280
83	0.223	0.244	0.251	0.244	0.240
84	0.191	0.212	0.217	0.212	0.206
85	0.163	0.185	0.187	0.185	0.177
86	0.140	0.161	0.162	0.161	0.152
87	0.120	0.140	0.140	0.140	0.130
88	0.103	0.122	0.121	0.122	0.112
89	0.088	0.106	0.105	0.106	0.096

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N370)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.850	1.280	1.700	1.560	1.400
35-39	0.840	1.190	1.490	1.380	1.270
40-44	0.790	1.070	1.280	1.210	1.130
45-49	0.720	0.970	1.190	1.070	0.980
50	0.714	0.940	1.123	1.015	0.919
51	0.712	0.930	1.101	0.997	0.899
52	0.710	0.920	1.080	0.980	0.880
53	0.684	0.886	1.037	0.941	0.845
54	0.659	0.852	0.995	0.904	0.812
55	0.635	0.820	0.955	0.868	0.780
56	0.612	0.790	0.917	0.833	0.749
57	0.590	0.760	0.880	0.800	0.720
58	0.551	0.715	0.831	0.753	0.675
59	0.515	0.673	0.784	0.708	0.632
60	0.481	0.633	0.740	0.666	0.592
61	0.450	0.595	0.699	0.627	0.555
62	0.420	0.560	0.660	0.590	0.520
63	0.395	0.515	0.609	0.543	0.480
64	0.372	0.474	0.561	0.500	0.444
65	0.350	0.437	0.517	0.460	0.410
66	0.329	0.402	0.477	0.424	0.379
67	0.310	0.370	0.440	0.390	0.350
68	0.272	0.342	0.396	0.357	0.325
69	0.238	0.316	0.357	0.326	0.301
70	0.208	0.292	0.321	0.299	0.279
71	0.183	0.270	0.289	0.273	0.259
72	0.160	0.250	0.260	0.250	0.240
73	0.146	0.216	0.226	0.216	0.209
74	0.133	0.186	0.197	0.186	0.182
75	0.121	0.161	0.172	0.161	0.158
76	0.110	0.139	0.149	0.139	0.138
77	0.100	0.120	0.130	0.120	0.120
78	0.090	0.108	0.118	0.111	0.108
79	0.082	0.097	0.107	0.102	0.097
80	0.074	0.087	0.097	0.094	0.087
81	0.066	0.078	0.088	0.087	0.078
82	0.060	0.070	0.080	0.080	0.070
83	0.055	0.065	0.076	0.073	0.065
84	0.051	0.061	0.071	0.066	0.061
85	0.047	0.057	0.067	0.060	0.057
86	0.043	0.053	0.064	0.055	0.053
87	0.040	0.050	0.060	0.050	0.050
88	0.037	0.047	0.057	0.046	0.047
89	0.034	0.044	0.053	0.041	0.044

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.07	$22.73	$26.12	$30.33	$33.70	$35.38	$37.91	$39.59	$45.49
35-39	22.73	25.28	28.65	33.70	37.91	39.59	42.96	44.65	51.38
40-44	25.28	28.65	32.86	39.59	44.65	47.17	50.54	53.07	61.50
45-49	30.33	34.54	40.44	48.86	55.59	58.96	64.01	67.40	77.50
50	33.70	38.75	45.49	55.59	63.18	67.40	72.45	76.66	87.61
51	34.54	40.44	48.01	58.12	65.72	69.93	75.82	80.03	91.82
52	36.23	42.12	49.70	60.64	69.08	73.29	79.19	83.40	95.19
53	37.91	44.65	53.07	64.85	73.29	78.35	84.24	88.45	101.92
54	40.44	48.01	56.43	69.08	78.35	83.40	90.98	95.19	108.68
55	42.96	50.54	60.64	74.14	84.24	89.29	96.87	101.92	116.26
56	45.49	53.91	64.85	79.19	90.13	96.03	103.62	108.68	124.68
57	48.86	57.29	69.08	84.24	96.03	102.76	111.20	116.26	133.10
58	52.22	62.34	74.14	90.98	103.62	111.20	119.62	125.52	143.20
59	55.59	66.56	80.03	98.55	112.05	119.62	128.89	135.62	154.17
60	59.80	71.61	86.77	106.13	121.31	128.89	139.83	146.58	166.80
61	64.85	77.50	93.50	114.57	130.57	139.83	150.80	158.38	179.43
62	69.08	82.56	100.24	123.83	140.67	150.80	162.59	171.01	192.91
63	74.98	90.13	109.52	135.62	154.17	165.11	177.74	186.16	210.60
64	81.71	98.55	119.62	148.25	168.48	180.27	194.59	203.86	229.98
65	88.45	106.97	130.57	161.74	184.48	197.13	212.28	223.23	251.04
66	96.03	116.26	142.36	176.90	201.34	215.65	232.49	244.30	274.61
67	104.46	127.20	155.01	192.91	220.70	235.87	254.40	267.03	299.89
68	115.41	139.83	171.85	213.97	244.30	261.98	282.20	296.52	331.91
69	126.36	154.17	189.54	236.71	271.24	290.63	312.52	328.54	367.28
70	139.83	170.16	209.76	262.82	300.73	322.64	347.06	364.76	406.88
71	153.32	187.86	232.49	290.63	333.59	358.02	384.97	404.35	450.68
72	169.32	207.23	256.93	322.64	369.82	397.60	427.09	449.00	499.54
73	185.32	227.44	282.20	353.80	406.03	437.20	469.21	492.80	545.88
74	202.18	249.35	309.15	389.18	446.47	480.16	514.70	539.97	597.26
75	221.55	272.94	339.49	427.09	490.27	527.33	565.24	593.05	652.86
76	242.62	299.05	372.34	469.21	539.13	579.57	620.84	650.32	713.50
77	266.19	327.70	408.56	515.54	592.21	636.85	681.50	713.50	780.05
78	288.95	357.18	445.63	563.56	646.11	694.98	742.15	775.00	844.92
79	314.22	389.18	486.05	614.95	705.08	757.31	808.70	842.39	915.68
80	341.17	423.73	530.71	671.38	769.95	826.39	880.30	915.68	992.35
81	370.66	460.79	578.72	733.72	839.86	901.36	958.65	994.87	1,075.73
82	403.51	502.06	631.79	801.11	917.37	983.06	1,044.57	1,080.80	1,165.04
83	433.83	541.66	682.34	865.99	989.82	1,058.04	1,121.23	1,156.62	1,245.07
84	467.53	583.78	737.10	935.89	1,068.99	1,138.91	1,204.63	1,237.47	1,330.99
85	502.90	630.11	796.06	1,012.55	1,153.23	1,225.68	1,293.08	1,324.23	1,422.81
86	541.66	678.97	860.08	1,094.27	1,245.07	1,320.02	1,388.27	1,417.76	1,520.52
87	582.93	732.88	929.16	1,183.56	1,344.46	1,420.28	1,491.03	1,516.31	1,624.98
88	627.58	790.17	1,003.29	1,279.59	1,450.59	1,528.94	1,601.39	1,623.28	1,736.17
89	675.59	852.49	1,084.16	1,384.06	1,566.01	1,646.04	1,719.32	1,737.01	1,855.80

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.79	$21.37	$24.55	$28.81	$32.02	$33.61	$36.01	$38.00	$43.67
35-39	21.37	23.76	26.92	32.02	36.01	37.61	40.81	42.87	49.32
40-44	23.76	26.92	30.88	37.61	42.41	44.81	48.01	50.96	59.04
45-49	28.49	32.45	38.01	46.42	52.81	56.02	60.83	64.70	74.40
50	31.68	36.43	42.76	52.81	60.03	64.01	68.82	73.59	84.11
51	32.45	38.01	45.12	55.23	62.43	66.44	72.03	76.83	88.16
52	34.05	39.59	46.73	57.61	65.63	69.61	75.23	80.06	91.38
53	35.64	41.98	49.90	61.61	69.61	74.43	80.03	84.92	97.84
54	38.01	45.12	53.05	65.63	74.43	79.23	86.43	91.38	104.32
55	40.39	47.51	57.01	70.43	80.03	84.83	92.03	97.84	111.60
56	42.76	50.67	60.97	75.23	85.62	91.23	98.43	104.32	119.68
57	45.94	53.86	64.93	80.03	91.23	97.62	105.64	111.60	127.78
58	49.09	58.60	69.69	86.43	98.43	105.64	113.64	120.50	137.48
59	52.27	62.56	75.23	93.62	106.45	113.64	122.44	130.20	147.99
60	56.21	67.31	81.56	100.83	115.24	122.44	132.84	140.72	160.13
61	60.97	72.84	87.89	108.84	124.05	132.84	143.25	152.04	172.26
62	64.93	77.62	94.24	117.64	133.64	143.25	154.46	164.18	185.19
63	70.48	84.73	102.95	128.85	146.46	156.85	168.86	178.71	202.18
64	76.80	92.64	112.44	140.85	160.06	171.26	184.85	195.70	220.78
65	83.15	100.56	122.74	153.65	175.26	187.27	201.66	214.31	240.99
66	90.28	109.28	133.82	168.05	191.26	204.87	220.87	234.51	263.63
67	98.18	119.57	145.71	183.26	209.67	224.07	241.68	256.35	287.89
68	108.48	131.44	161.54	203.28	232.09	248.89	268.09	284.66	318.64
69	118.78	144.92	178.17	224.87	257.68	276.08	296.90	315.40	352.58
70	131.44	159.95	197.17	249.69	285.70	306.52	329.71	350.17	390.61
71	144.11	176.59	218.55	276.08	316.90	340.12	365.72	388.17	432.65
72	159.15	194.79	241.51	306.52	351.31	377.72	405.74	431.04	479.56
73	174.21	213.79	265.26	336.12	385.73	415.35	445.74	473.09	524.04
74	190.03	234.38	290.59	369.73	424.14	456.16	488.97	518.36	573.38
75	208.25	256.56	319.12	405.74	465.76	500.97	536.98	569.32	626.74
76	228.06	281.11	349.99	445.74	512.18	550.59	589.80	624.31	684.97
77	250.23	308.04	384.04	489.77	562.59	605.00	647.42	684.97	748.85
78	271.61	335.75	418.88	535.39	613.79	660.23	705.04	744.00	811.13
79	295.37	365.82	456.89	584.20	669.82	719.45	768.26	808.70	879.05
80	320.70	398.31	498.87	637.82	731.45	785.06	836.28	879.05	952.65
81	348.41	433.14	543.99	697.04	797.87	856.29	910.72	955.07	1,032.70
82	379.30	471.95	593.89	761.06	871.50	933.91	992.35	1,037.55	1,118.43
83	407.81	509.17	641.39	822.69	940.33	1,005.14	1,065.15	1,110.35	1,195.26
84	439.47	548.77	692.86	889.11	1,015.55	1,081.95	1,144.39	1,187.98	1,277.74
85	472.73	592.32	748.30	961.92	1,095.58	1,164.40	1,228.42	1,271.26	1,365.89
86	509.17	638.23	808.48	1,039.56	1,182.81	1,254.02	1,318.87	1,361.04	1,459.70
87	547.95	688.90	873.41	1,124.39	1,277.23	1,349.26	1,416.49	1,455.66	1,559.98
88	589.93	742.76	943.09	1,215.62	1,378.07	1,452.49	1,521.31	1,558.35	1,666.72
89	635.07	801.35	1,019.11	1,314.85	1,487.70	1,563.74	1,633.36	1,667.53	1,781.57

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.32	$19.78	$22.72	$27.00	$29.99	$31.48	$33.74	$36.02	$41.40
35-39	19.78	21.99	24.92	29.99	33.74	35.23	38.24	40.64	46.76
40-44	21.99	24.92	28.58	35.23	39.73	41.99	44.98	48.31	55.96
45-49	26.38	30.04	35.18	43.49	49.48	52.48	56.98	61.32	70.52
50	29.32	33.71	39.57	49.48	56.22	59.99	64.47	69.76	79.73
51	30.04	35.18	41.77	51.74	58.48	62.24	67.48	72.83	83.56
52	31.52	36.64	43.24	53.98	61.47	65.22	70.48	75.89	86.63
53	32.98	38.85	46.17	57.73	65.22	69.73	74.98	80.49	92.75
54	35.18	41.77	49.10	61.47	69.73	74.22	80.97	86.63	98.89
55	37.37	43.97	52.77	65.98	74.98	79.47	86.21	92.75	105.80
56	39.57	46.91	56.42	70.48	80.21	85.47	92.22	98.89	113.45
57	42.51	49.83	60.09	74.98	85.47	91.46	98.97	105.80	121.13
58	45.44	54.24	64.50	80.97	92.22	98.97	106.46	114.23	130.32
59	48.36	57.90	69.63	87.72	99.72	106.46	114.71	123.41	140.29
60	52.04	62.30	75.49	94.46	107.97	114.71	124.46	133.38	151.79
61	56.42	67.42	81.35	101.96	116.21	124.46	134.21	144.12	163.28
62	60.09	71.82	87.22	110.20	125.19	134.21	144.71	155.62	175.55
63	65.22	78.40	95.27	120.71	137.21	146.94	158.18	169.41	191.65
64	71.08	85.74	104.06	131.96	149.96	160.44	173.19	185.51	209.29
65	76.95	93.08	113.60	143.94	164.19	175.45	188.92	203.15	228.45
66	83.55	101.15	123.86	157.45	179.18	191.92	206.92	222.30	249.90
67	90.88	110.66	134.86	171.69	196.43	209.92	226.42	243.00	272.90
68	100.40	121.66	149.51	190.44	217.42	233.16	251.16	269.83	302.04
69	109.94	134.12	164.90	210.67	241.41	258.65	278.15	298.96	334.22
70	121.66	148.04	182.49	233.91	267.65	287.15	308.89	331.94	370.25
71	133.38	163.44	202.27	258.65	296.89	318.64	342.63	367.96	410.12
72	147.30	180.29	223.53	287.15	329.14	353.87	380.11	408.59	454.58
73	161.24	197.88	245.52	314.88	361.36	389.10	417.59	448.45	496.75
74	175.89	216.94	268.96	346.37	397.35	427.35	458.09	491.37	543.51
75	192.75	237.46	295.35	380.11	436.34	469.33	503.07	539.68	594.09
76	211.07	260.17	323.92	417.59	479.82	515.82	552.55	591.79	649.29
77	231.59	285.08	355.46	458.82	527.07	566.79	606.54	649.29	709.85
78	251.38	310.74	387.69	501.57	575.04	618.53	660.52	705.26	768.89
79	273.37	338.59	422.87	547.30	627.53	674.00	719.74	766.58	833.26
80	296.81	368.65	461.71	597.53	685.26	735.48	783.47	833.26	903.04
81	322.47	400.88	503.49	653.01	747.47	802.22	853.20	905.33	978.92
82	351.05	436.80	549.66	712.99	816.46	874.92	929.66	983.52	1,060.18
83	377.43	471.26	593.64	770.73	880.93	941.65	997.88	1,052.52	1,133.01
84	406.75	507.89	641.27	832.96	951.41	1,013.62	1,072.10	1,126.11	1,211.19
85	437.53	548.20	692.57	901.17	1,026.38	1,090.86	1,150.83	1,205.05	1,294.76
86	471.26	590.71	748.27	973.91	1,108.10	1,174.81	1,235.56	1,290.15	1,383.68
87	507.15	637.61	808.38	1,053.37	1,196.56	1,264.05	1,327.01	1,379.85	1,478.73
88	546.00	687.45	872.86	1,138.83	1,291.03	1,360.76	1,425.24	1,477.19	1,579.92
89	587.77	741.67	943.21	1,231.81	1,393.74	1,464.97	1,530.19	1,580.68	1,688.78

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.48	$18.88	$21.68	$25.78	$28.65	$30.08	$32.23	$34.83	$40.03
35-39	18.88	20.97	23.77	28.65	32.23	33.65	36.51	39.29	45.22
40-44	20.97	23.77	27.27	33.65	37.95	40.10	42.96	46.71	54.12
45-49	25.17	28.66	33.57	41.53	47.26	50.12	54.41	59.30	68.20
50	27.97	32.16	37.76	47.26	53.71	57.29	61.57	67.45	77.09
51	28.66	33.57	39.85	49.41	55.86	59.44	64.45	70.43	80.80
52	30.08	34.96	41.25	51.55	58.71	62.30	67.31	73.38	83.77
53	31.46	37.07	44.05	55.12	62.30	66.60	71.61	77.84	89.69
54	33.57	39.85	46.84	58.71	66.60	70.90	77.33	83.77	95.64
55	35.65	41.96	50.33	63.02	71.61	75.90	82.34	89.69	102.30
56	37.76	44.76	53.83	67.31	76.61	81.63	88.08	95.64	109.72
57	40.56	47.55	57.34	71.61	81.63	87.35	94.52	102.30	117.13
58	43.34	51.74	61.53	77.33	88.08	94.52	101.67	110.45	126.02
59	46.15	55.24	66.42	83.77	95.24	101.67	109.56	119.34	135.66
60	49.65	59.42	72.02	90.22	103.10	109.56	118.86	129.00	146.78
61	53.83	64.31	77.62	97.37	110.99	118.86	128.17	139.37	157.91
62	57.34	68.53	83.21	105.25	119.57	128.17	138.20	150.50	169.75
63	62.24	74.81	90.89	115.29	131.04	140.33	151.09	163.82	185.32
64	67.82	81.80	99.27	126.02	143.20	153.24	165.40	179.39	202.38
65	73.42	88.79	108.38	137.48	156.82	167.55	180.43	196.45	220.91
66	79.70	96.49	118.17	150.37	171.13	183.30	197.63	214.97	241.66
67	86.69	105.58	128.66	163.97	187.59	200.50	216.24	234.99	263.90
68	95.78	116.06	142.64	181.89	207.65	222.69	239.88	260.93	292.09
69	104.87	127.95	157.32	201.21	230.55	247.03	265.65	289.11	323.20
70	116.06	141.24	174.11	223.39	255.62	274.25	295.00	321.00	358.07
71	127.24	155.91	192.97	247.03	283.55	304.32	327.23	355.82	396.61
72	140.54	172.00	213.25	274.25	314.33	337.96	363.03	395.11	439.61
73	153.83	188.79	234.22	300.73	345.13	371.63	398.82	433.67	480.37
74	167.80	206.97	256.59	330.80	379.50	408.14	437.49	475.17	525.58
75	183.89	226.54	281.78	363.03	416.73	448.24	480.45	521.89	574.51
76	201.37	248.21	309.03	398.82	458.27	492.64	527.72	572.29	627.88
77	220.94	271.98	339.11	438.20	503.37	541.33	579.28	627.88	686.45
78	239.83	296.46	369.87	479.03	549.19	590.73	630.82	682.00	743.52
79	260.80	323.03	403.43	522.72	599.32	643.73	687.39	741.31	805.79
80	283.18	351.70	440.49	570.68	654.46	702.43	748.26	805.79	873.27
81	307.63	382.45	480.35	623.67	713.88	766.15	814.86	875.48	946.65
82	334.91	416.72	524.38	680.94	779.75	835.61	887.88	951.09	1,025.23
83	360.08	449.57	566.35	736.10	841.35	899.34	953.04	1,017.82	1,095.66
84	388.04	484.53	611.80	795.52	908.65	968.08	1,023.93	1,088.98	1,171.27
85	417.41	522.99	660.74	860.67	980.25	1,041.83	1,099.11	1,165.33	1,252.07
86	449.57	563.54	713.87	930.13	1,058.30	1,122.01	1,180.03	1,247.63	1,338.05
87	483.84	608.29	771.20	1,006.03	1,142.78	1,207.23	1,267.37	1,334.36	1,429.97
88	520.90	655.85	832.73	1,087.66	1,233.00	1,299.60	1,361.17	1,428.49	1,527.83
89	560.73	707.57	899.84	1,176.45	1,331.12	1,399.13	1,461.42	1,528.56	1,633.11

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.21	$17.51	$20.11	$24.25	$26.96	$28.31	$30.33	$32.86	$37.76
35-39	17.51	19.45	22.06	26.96	30.33	31.67	34.37	37.07	42.65
40-44	19.45	22.06	25.30	31.67	35.73	37.73	40.44	44.05	51.04
45-49	23.35	26.60	31.13	39.09	44.48	47.17	51.22	55.93	64.31
50	25.95	29.84	35.04	44.48	50.54	53.91	57.95	63.62	72.72
51	26.60	31.13	36.97	46.51	52.58	55.93	60.64	66.42	76.21
52	27.89	32.43	38.28	48.51	55.25	58.62	63.36	69.22	79.01
53	29.19	34.39	40.87	51.88	58.62	62.68	67.40	73.42	84.59
54	31.13	36.97	43.46	55.25	62.68	66.72	72.78	79.01	90.21
55	33.08	38.92	46.70	59.30	67.40	71.43	77.50	84.59	96.49
56	35.04	41.52	49.94	63.36	72.11	76.83	82.90	90.21	103.48
57	37.63	44.11	53.18	67.40	76.83	82.21	88.95	96.49	110.49
58	40.21	48.00	57.09	72.78	82.90	88.95	95.69	104.18	118.86
59	42.81	51.25	61.61	78.85	89.63	95.69	103.12	112.56	127.95
60	46.05	55.13	66.82	84.92	97.06	103.12	111.87	121.66	138.45
61	49.94	59.67	72.00	91.65	104.46	111.87	120.63	131.45	148.94
62	53.18	63.58	77.18	99.05	112.55	120.63	130.07	141.94	160.11
63	57.73	69.39	84.33	108.49	123.33	132.09	142.19	154.52	174.79
64	62.91	75.89	92.10	118.61	134.78	144.23	155.67	169.20	190.87
65	68.12	82.37	100.54	129.39	147.60	157.70	169.82	185.28	208.36
66	73.94	89.51	109.62	141.53	161.07	172.51	186.01	202.77	227.93
67	80.44	97.94	119.34	154.33	176.56	188.70	203.52	221.65	248.90
68	88.86	107.67	132.33	171.17	195.43	209.58	225.77	246.11	275.48
69	97.30	118.70	145.95	189.36	216.99	232.49	250.02	272.69	304.84
70	107.67	131.03	161.51	210.26	240.59	258.11	277.66	302.75	337.71
71	118.06	144.65	179.03	232.49	266.87	286.42	307.97	335.60	374.07
72	130.38	159.57	197.83	258.11	295.85	318.07	341.67	372.67	414.63
73	142.71	175.13	217.30	283.04	324.83	349.78	375.37	409.02	453.08
74	155.68	192.00	238.05	311.34	357.18	384.13	411.76	448.17	495.73
75	170.59	210.16	261.41	341.67	392.21	421.87	452.20	492.22	541.87
76	186.82	230.28	286.69	375.37	431.30	463.65	496.68	539.77	592.21
77	204.97	252.33	314.58	412.44	473.78	509.47	545.20	592.21	647.45
78	222.48	275.03	343.13	450.86	516.89	555.98	593.71	643.25	701.30
79	241.95	299.67	374.27	491.96	564.06	605.84	646.97	699.19	760.01
80	262.70	326.27	408.65	537.10	615.97	661.11	704.24	760.01	823.64
81	285.40	354.80	445.61	586.98	671.89	721.08	766.91	825.73	892.86
82	310.70	386.59	486.49	640.89	733.90	786.46	835.65	897.06	966.98
83	334.06	417.08	525.41	692.80	791.85	846.43	896.97	959.99	1,033.41
84	359.99	449.52	567.57	748.72	855.21	911.12	963.70	1,027.10	1,104.71
85	387.24	485.19	612.98	810.04	922.60	980.54	1,034.47	1,099.11	1,180.92
86	417.08	522.80	662.26	875.41	996.06	1,056.02	1,110.62	1,176.73	1,262.03
87	448.85	564.31	715.46	946.86	1,075.57	1,136.22	1,192.82	1,258.54	1,348.72
88	483.25	608.44	772.53	1,023.69	1,160.47	1,223.15	1,281.12	1,347.33	1,441.02
89	520.21	656.42	834.79	1,107.24	1,252.81	1,316.83	1,375.46	1,441.71	1,540.32

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$18.27	$21.22	$23.60	$24.75	$26.54	$29.69	$34.12
35-39	n/a	n/a	20.06	23.60	26.54	27.72	30.08	33.49	38.54
40-44	n/a	n/a	23.01	27.72	31.25	33.02	35.38	39.81	46.12
45-49	n/a	n/a	28.31	34.21	38.92	41.28	44.81	50.54	58.12
50	n/a	n/a	31.84	38.92	44.23	47.17	50.71	57.49	65.72
51	n/a	n/a	33.61	40.69	45.99	48.95	53.07	60.03	68.87
52	n/a	n/a	34.80	42.46	48.35	51.29	55.43	62.54	71.40
53	n/a	n/a	37.16	45.40	51.29	54.84	58.96	66.35	76.45
54	n/a	n/a	39.50	48.35	54.84	58.37	63.70	71.40	81.50
55	n/a	n/a	42.46	51.89	58.96	62.50	67.82	76.45	87.20
56	n/a	n/a	45.40	55.43	63.09	67.23	72.53	81.50	93.52
57	n/a	n/a	48.35	58.96	67.23	71.94	77.84	87.20	99.84
58	n/a	n/a	51.89	63.70	72.53	77.84	83.73	94.13	107.41
59	n/a	n/a	56.02	68.98	78.44	83.73	90.22	101.72	115.62
60	n/a	n/a	60.73	74.30	84.92	90.22	97.89	109.94	125.10
61	n/a	n/a	65.44	80.19	91.40	97.89	105.54	118.79	134.57
62	n/a	n/a	70.18	86.68	98.46	105.54	113.81	128.26	144.68
63	n/a	n/a	76.66	94.93	107.92	115.58	124.42	139.62	157.95
64	n/a	n/a	83.73	103.78	117.94	126.20	136.21	152.90	172.48
65	n/a	n/a	91.40	113.20	129.14	138.00	148.60	167.43	188.29
66	n/a	n/a	99.65	123.83	140.94	150.96	162.75	183.22	205.96
67	n/a	n/a	108.51	135.03	154.49	165.11	178.08	200.28	224.91
68	n/a	n/a	120.29	149.78	171.01	183.38	197.54	222.39	248.93
69	n/a	n/a	132.68	165.70	189.88	203.44	218.77	246.40	275.45
70	n/a	n/a	146.84	183.97	210.51	225.86	242.94	273.58	305.16
71	n/a	n/a	162.75	203.44	233.52	250.61	269.47	303.26	338.02
72	n/a	n/a	179.85	225.86	258.87	278.33	298.96	336.75	374.66
73	n/a	n/a	197.54	247.67	284.22	306.04	328.45	369.61	409.41
74	n/a	n/a	216.40	272.42	312.52	336.12	360.28	404.99	447.95
75	n/a	n/a	237.64	298.96	343.19	369.14	395.67	444.79	489.65
76	n/a	n/a	260.63	328.45	377.40	405.71	434.58	487.75	535.13
77	n/a	n/a	285.99	360.87	414.54	445.80	477.06	535.13	585.04
78	n/a	n/a	311.93	394.49	452.28	486.49	519.50	581.25	633.69
79	n/a	n/a	340.24	430.46	493.56	530.12	566.08	631.79	686.75
80	n/a	n/a	371.50	469.97	538.97	578.47	616.22	686.75	744.27
81	n/a	n/a	405.09	513.61	587.91	630.95	671.06	746.15	806.80
82	n/a	n/a	442.26	560.78	642.16	688.14	731.21	810.59	873.78
83	n/a	n/a	477.63	606.18	692.86	740.63	784.86	867.46	933.80
84	n/a	n/a	515.96	655.12	748.30	797.24	843.23	928.10	998.24
85	n/a	n/a	557.24	708.79	807.27	857.97	905.14	993.19	1,067.10
86	n/a	n/a	602.06	765.99	871.54	924.01	971.78	1,063.31	1,140.39
87	n/a	n/a	650.41	828.49	941.12	994.18	1,043.73	1,137.23	1,218.73
88	n/a	n/a	702.31	895.72	1,015.42	1,070.27	1,120.98	1,217.47	1,302.13
89	n/a	n/a	758.91	968.84	1,096.21	1,152.22	1,203.54	1,302.76	1,391.85

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$28.65	$32.86	$37.91	$46.33	$52.22	$56.43	$61.50	$65.72	$77.50
35-39	32.86	37.91	45.49	55.59	64.01	68.24	74.98	80.03	94.34
40-44	39.59	46.33	55.59	69.08	80.03	85.92	93.50	100.24	117.10
45-49	48.86	58.12	70.77	88.45	102.76	110.36	121.31	128.89	150.80
50	55.59	66.56	80.87	101.92	117.94	127.20	138.99	147.42	171.85
51	58.12	69.93	85.08	106.97	123.83	133.10	145.74	155.01	179.43
52	60.64	72.45	89.29	112.05	129.73	139.83	152.48	161.74	187.86
53	64.01	77.50	95.19	118.78	138.15	148.25	162.59	172.69	199.65
54	68.24	82.56	101.08	127.20	146.58	158.38	172.69	183.65	212.28
55	72.45	87.61	107.84	135.62	156.69	169.32	184.48	195.43	225.77
56	76.66	93.50	114.57	144.04	166.80	180.27	196.29	208.07	240.09
57	81.71	99.41	122.15	153.32	177.74	192.07	208.92	221.55	255.25
58	86.77	106.13	130.57	164.27	190.37	205.55	223.23	237.55	272.94
59	92.66	112.89	139.83	176.06	203.86	219.86	239.25	253.56	290.63
60	99.41	120.47	149.09	188.70	218.18	235.03	256.09	271.24	310.01
61	106.13	128.89	160.06	201.34	233.33	251.88	273.78	289.79	331.07
62	112.89	138.15	171.01	215.65	249.35	269.56	292.31	310.01	353.80
63	121.31	148.25	184.48	232.49	269.56	290.63	315.90	334.43	380.76
64	130.57	160.06	198.81	251.04	290.63	314.22	340.33	361.39	410.24
65	139.83	171.85	213.97	271.24	313.36	339.49	367.28	390.03	441.42
66	150.80	185.32	230.82	292.31	338.64	366.44	396.76	420.36	475.11
67	161.74	199.65	248.51	315.90	365.60	395.08	427.94	453.21	512.18
68	176.06	216.49	270.40	343.70	398.46	431.30	466.69	494.48	557.66
69	190.37	235.03	294.84	374.87	434.67	470.90	509.65	539.13	606.52
70	206.39	256.09	320.95	408.56	474.27	513.86	555.98	588.84	660.44
71	224.07	277.99	349.59	445.63	517.23	560.19	605.68	641.90	719.40
72	243.46	302.42	379.92	486.05	564.40	611.57	661.28	700.03	782.59
73	262.82	326.86	411.09	526.50	610.74	662.12	715.19	756.47	842.39
74	283.88	352.96	444.79	569.45	660.44	716.87	773.33	816.28	906.41
75	306.63	381.61	481.84	616.63	715.19	775.84	835.65	881.98	975.49
76	331.07	411.93	520.61	667.17	774.16	839.02	903.90	951.91	1,049.62
77	358.02	445.63	563.56	722.78	838.18	908.11	977.17	1,028.56	1,128.81
78	388.34	484.38	614.11	788.48	913.16	988.98	1,062.25	1,114.50	1,219.79
79	421.20	526.50	668.86	859.24	995.71	1,076.59	1,154.07	1,208.84	1,318.34
80	457.43	572.83	728.67	937.58	1,085.01	1,172.61	1,254.33	1,309.92	1,425.33
81	496.17	622.53	793.53	1,021.82	1,182.72	1,276.22	1,363.83	1,420.28	1,539.90
82	539.13	677.29	864.29	1,114.50	1,288.87	1,389.95	1,482.61	1,539.90	1,664.56
83	566.08	712.66	910.63	1,173.46	1,354.57	1,456.50	1,549.17	1,603.08	1,729.44
84	594.73	749.73	958.65	1,235.78	1,423.65	1,525.57	1,618.23	1,668.78	1,797.67
85	625.05	788.48	1,009.19	1,301.50	1,496.08	1,598.02	1,690.68	1,737.01	1,867.58
86	657.07	829.76	1,063.09	1,370.56	1,572.74	1,674.68	1,766.49	1,807.77	1,940.87
87	690.76	872.72	1,118.71	1,443.86	1,652.77	1,754.71	1,845.68	1,881.91	2,016.69
88	725.30	918.21	1,178.51	1,520.52	1,737.01	1,838.10	1,929.08	1,958.57	2,095.88
89	762.36	966.22	1,240.86	1,601.39	1,825.46	1,925.71	2,015.00	2,038.59	2,177.59

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.92	$30.88	$35.64	$44.02	$49.61	$53.61	$58.42	$63.09	$74.40
35-39	30.88	35.64	42.76	52.81	60.83	64.81	71.22	76.83	90.58
40-44	37.21	43.55	52.27	65.63	76.02	81.62	88.83	96.24	112.42
45-49	45.94	54.64	66.52	84.03	97.62	104.82	115.24	123.74	144.75
50	52.27	62.56	76.02	96.83	112.05	120.84	132.04	141.53	164.98
51	54.64	65.73	79.97	101.63	117.64	126.45	138.45	148.80	172.26
52	57.01	68.09	83.93	106.45	123.25	132.84	144.84	155.27	180.35
53	60.17	72.84	89.49	112.84	131.25	140.85	154.46	165.78	191.66
54	64.13	77.62	95.02	120.84	139.24	150.46	164.06	176.30	203.78
55	68.09	82.35	101.37	128.85	148.84	160.85	175.26	187.61	216.74
56	72.06	87.89	107.68	136.84	158.46	171.26	186.48	199.74	230.49
57	76.80	93.45	114.82	145.66	168.86	182.47	198.48	212.69	245.05
58	81.56	99.77	122.74	156.05	180.86	195.27	212.07	228.05	262.02
59	87.10	106.11	131.44	167.26	193.67	208.87	227.29	243.41	279.01
60	93.45	113.24	140.16	179.26	207.27	223.27	243.29	260.39	297.61
61	99.77	121.16	150.46	191.26	221.67	239.29	260.09	278.20	317.82
62	106.11	129.86	160.74	204.87	236.87	256.09	277.70	297.61	339.65
63	114.03	139.36	173.41	220.87	256.09	276.08	300.11	321.05	365.53
64	122.74	150.46	186.87	238.49	276.08	298.50	323.32	346.93	393.84
65	131.44	161.54	201.13	257.68	297.70	322.51	348.91	374.44	423.76
66	141.75	174.21	216.98	277.70	321.70	348.12	376.93	403.53	456.12
67	152.03	187.67	233.61	300.11	347.32	375.34	406.55	435.08	491.69
68	165.50	203.50	254.18	326.52	378.53	409.74	443.36	474.71	535.35
69	178.95	220.92	277.15	356.11	412.94	447.36	484.17	517.57	582.27
70	194.01	240.73	301.69	388.13	450.56	488.16	528.17	565.28	634.02
71	210.63	261.30	328.62	423.35	491.37	532.18	575.41	616.23	690.63
72	228.85	284.28	357.12	461.76	536.19	581.00	628.22	672.03	751.28
73	247.05	307.24	386.43	500.18	580.21	629.01	679.43	726.21	808.70
74	266.85	331.79	418.11	540.99	627.42	681.03	734.67	783.64	870.16
75	288.24	358.71	452.93	585.80	679.43	737.04	793.87	846.69	936.47
76	311.20	387.23	489.37	633.81	735.46	797.07	858.69	913.84	1,007.63
77	336.53	418.88	529.75	686.63	796.27	862.71	928.31	987.41	1,083.66
78	365.04	455.32	577.26	749.06	867.51	939.52	1,009.15	1,069.91	1,171.00
79	395.92	494.91	628.73	816.28	945.93	1,022.75	1,096.38	1,160.49	1,265.61
80	429.98	538.46	684.94	890.71	1,030.76	1,113.97	1,191.60	1,257.52	1,368.32
81	466.41	585.18	745.91	970.74	1,123.59	1,212.42	1,295.65	1,363.45	1,478.31
82	506.79	636.66	812.44	1,058.76	1,224.42	1,320.45	1,408.47	1,478.31	1,597.98
83	532.12	669.91	855.99	1,114.79	1,286.85	1,383.68	1,471.70	1,538.95	1,660.26
84	559.04	704.75	901.13	1,173.99	1,352.47	1,449.30	1,537.32	1,602.02	1,725.76
85	587.54	741.17	948.64	1,236.42	1,421.29	1,518.12	1,606.14	1,667.53	1,792.88
86	617.65	779.96	999.31	1,302.04	1,494.10	1,590.95	1,678.18	1,735.46	1,863.24
87	649.33	820.35	1,051.57	1,371.68	1,570.13	1,666.98	1,753.40	1,806.64	1,936.03
88	681.78	863.11	1,107.81	1,444.49	1,650.16	1,746.20	1,832.64	1,880.22	2,012.03
89	716.62	908.25	1,166.40	1,521.31	1,734.18	1,829.42	1,914.25	1,957.04	2,090.49

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.92	$28.58	$32.98	$41.24	$46.48	$50.23	$54.74	$59.79	$70.52
35-39	28.58	32.98	39.57	49.48	56.98	60.72	66.73	72.83	85.84
40-44	34.45	40.31	48.36	61.47	71.22	76.46	83.22	91.22	106.55
45-49	42.51	50.57	61.56	78.72	91.46	98.21	107.97	117.28	137.21
50	48.36	57.90	70.35	90.72	104.96	113.20	123.71	134.15	156.39
51	50.57	60.84	74.02	95.21	110.20	118.46	129.70	141.05	163.28
52	52.77	63.03	77.68	99.72	115.46	124.46	135.70	147.18	170.95
53	55.70	67.42	82.82	105.71	122.96	131.96	144.71	157.16	181.68
54	59.37	71.82	87.95	113.20	130.45	140.96	153.70	167.13	193.18
55	63.03	76.23	93.82	120.71	139.45	150.69	164.19	177.85	205.45
56	66.69	81.35	99.68	128.20	148.45	160.44	174.70	189.34	218.47
57	71.08	86.50	106.28	136.45	158.18	170.93	185.94	201.62	232.27
58	75.49	92.34	113.60	146.19	169.44	182.94	198.69	216.16	248.38
59	80.62	98.21	121.66	156.70	181.43	195.67	212.92	230.73	264.47
60	86.50	104.81	129.72	167.94	194.18	209.18	227.92	246.83	282.12
61	92.34	112.13	139.24	179.18	207.66	224.18	243.66	263.70	301.27
62	98.21	120.18	148.78	191.92	221.92	239.92	260.16	282.12	321.97
63	105.53	128.98	160.49	206.92	239.92	258.65	281.16	304.32	346.48
64	113.60	139.24	172.95	223.43	258.65	279.65	302.89	328.86	373.32
65	121.66	149.51	186.15	241.41	278.89	302.15	326.89	354.92	401.68
66	131.19	161.24	200.82	260.16	301.39	326.14	353.11	382.52	432.36
67	140.70	173.69	216.19	281.16	325.38	351.63	380.88	412.41	466.09
68	153.17	188.34	235.25	305.90	354.63	383.87	415.35	449.97	507.46
69	165.62	204.47	256.50	333.63	386.85	419.10	453.59	490.61	551.93
70	179.55	222.79	279.23	363.62	422.11	457.34	494.82	535.85	601.00
71	194.94	241.85	304.14	396.62	460.34	498.57	539.06	584.12	654.67
72	211.81	263.10	330.52	432.60	502.32	544.30	588.54	637.02	712.15
73	228.65	284.36	357.65	468.59	543.55	589.29	636.52	688.39	766.58
74	246.98	307.08	386.97	506.82	587.79	638.02	688.26	742.83	824.84
75	266.77	331.99	419.21	548.79	636.52	690.50	743.72	802.60	887.71
76	288.03	358.38	452.93	593.79	689.01	746.72	804.47	866.24	955.16
77	311.48	387.69	490.29	643.27	745.98	808.22	869.69	935.98	1,027.22
78	337.85	421.40	534.27	701.75	812.70	880.18	945.41	1,014.19	1,110.01
79	366.44	458.06	581.92	764.72	886.18	958.16	1,027.13	1,100.04	1,199.68
80	397.96	498.37	633.94	834.45	965.66	1,043.62	1,116.35	1,192.03	1,297.05
81	431.67	541.61	690.37	909.43	1,052.62	1,135.85	1,213.81	1,292.44	1,401.30
82	469.04	589.24	751.94	991.90	1,147.08	1,237.05	1,319.52	1,401.30	1,514.76
83	492.49	620.01	792.24	1,044.37	1,205.56	1,296.28	1,378.76	1,458.80	1,573.79
84	517.41	652.27	834.03	1,099.86	1,267.05	1,357.76	1,440.23	1,518.59	1,635.88
85	543.80	685.98	878.00	1,158.34	1,331.51	1,422.23	1,504.70	1,580.68	1,699.50
86	571.65	721.89	924.90	1,219.80	1,399.74	1,490.46	1,572.18	1,645.07	1,766.20
87	600.95	759.26	973.27	1,285.04	1,470.96	1,561.70	1,642.66	1,712.53	1,835.20
88	631.01	798.84	1,025.30	1,353.26	1,545.94	1,635.90	1,716.88	1,782.29	1,907.25
89	663.26	840.61	1,079.54	1,425.24	1,624.66	1,713.89	1,793.35	1,855.12	1,981.60

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.77	$27.27	$31.46	$39.38	$44.39	$47.97	$52.29	$57.83	$68.20
35-39	27.27	31.46	37.76	47.26	54.41	57.99	63.72	70.43	83.02
40-44	32.86	38.45	46.15	58.71	68.03	73.04	79.48	88.22	103.05
45-49	40.56	48.25	58.73	75.18	87.35	93.80	103.10	113.43	132.70
50	46.15	55.24	67.12	86.64	100.24	108.11	118.14	129.73	151.23
51	48.25	58.04	70.61	90.93	105.25	113.14	123.88	136.41	157.91
52	50.33	60.13	74.10	95.24	110.28	118.86	129.60	142.32	165.31
53	53.14	64.31	79.01	100.95	117.44	126.02	138.20	151.97	175.68
54	56.63	68.53	83.90	108.11	124.59	134.62	146.78	161.62	186.79
55	60.13	72.72	89.50	115.29	133.18	143.91	156.82	171.98	198.67
56	63.62	77.62	95.09	122.44	141.77	153.24	166.84	183.11	211.27
57	67.82	82.52	101.38	130.32	151.09	163.26	177.58	194.98	224.62
58	72.02	88.10	108.38	139.62	161.82	174.71	189.74	209.04	240.18
59	76.91	93.70	116.06	149.66	173.28	186.89	203.35	223.13	255.75
60	82.52	99.98	123.75	160.40	185.46	199.78	217.68	238.70	272.80
61	88.10	106.97	132.84	171.13	198.33	214.10	232.72	255.02	291.34
62	93.70	114.66	141.94	183.30	211.94	229.12	248.46	272.80	311.34
63	100.69	123.06	153.12	197.63	229.12	247.03	268.53	294.29	335.07
64	108.38	132.84	165.00	213.38	247.03	267.10	289.28	318.02	361.01
65	116.06	142.64	177.60	230.55	266.35	288.56	312.18	343.23	388.45
66	125.15	153.83	191.58	248.46	287.84	311.48	337.25	369.91	418.11
67	134.24	165.70	206.26	268.53	310.75	335.82	363.75	398.82	450.73
68	146.14	179.68	224.44	292.14	338.69	366.61	396.69	435.14	490.74
69	158.01	195.07	244.72	318.64	369.48	400.27	433.20	474.43	533.74
70	171.30	212.56	266.39	347.28	403.13	436.77	472.58	518.18	581.19
71	185.98	230.73	290.17	378.78	439.65	476.16	514.83	564.88	633.07
72	202.07	251.01	315.34	413.15	479.73	519.84	562.09	616.02	688.67
73	218.14	271.29	341.21	447.53	519.14	562.80	607.93	665.70	741.31
74	235.62	292.97	369.18	484.03	561.37	609.33	657.33	718.34	797.63
75	254.50	316.73	399.93	524.14	607.93	659.47	710.31	776.13	858.43
76	274.78	341.91	432.11	567.09	658.04	713.16	768.32	837.68	923.65
77	297.15	369.87	467.77	614.36	712.46	771.90	830.60	905.13	993.35
78	322.32	402.04	509.71	670.21	776.18	840.63	902.93	980.75	1,073.41
79	349.59	437.00	555.16	730.35	846.35	915.10	980.96	1,063.77	1,160.15
80	379.67	475.45	604.79	796.95	922.26	996.72	1,066.17	1,152.72	1,254.28
81	411.83	516.70	658.63	868.55	1,005.32	1,084.79	1,159.27	1,249.83	1,355.12
82	447.49	562.15	717.36	947.33	1,095.54	1,181.46	1,260.22	1,355.12	1,464.82
83	469.85	591.52	755.81	997.44	1,151.38	1,238.02	1,316.78	1,410.72	1,521.90
84	493.62	622.28	795.68	1,050.42	1,210.10	1,296.74	1,375.50	1,468.52	1,581.95
85	518.79	654.43	837.64	1,106.27	1,271.67	1,358.31	1,437.08	1,528.56	1,643.47
86	545.36	688.70	882.36	1,164.97	1,336.83	1,423.48	1,501.53	1,590.84	1,707.97
87	573.33	724.36	928.52	1,227.28	1,404.85	1,491.51	1,568.82	1,656.08	1,774.70
88	602.00	762.11	978.17	1,292.44	1,476.46	1,562.39	1,639.72	1,723.53	1,844.37
89	632.77	801.96	1,029.90	1,361.17	1,551.64	1,636.85	1,712.76	1,793.96	1,916.29

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.06	$25.30	$29.19	$37.07	$41.78	$45.15	$49.20	$54.53	$64.31
35-39	25.30	29.19	35.04	44.48	51.22	54.58	59.99	66.42	78.30
40-44	30.49	35.67	42.81	55.25	64.01	68.73	74.80	83.21	97.19
45-49	37.63	44.76	54.49	70.77	82.21	88.28	97.06	106.97	125.15
50	42.81	51.25	62.27	81.54	94.34	101.77	111.20	122.36	142.64
51	44.76	53.85	65.51	85.58	99.05	106.48	116.60	128.66	148.94
52	46.70	55.79	68.76	89.63	103.78	111.87	121.97	134.24	155.91
53	49.29	59.67	73.30	95.02	110.53	118.61	130.07	143.34	165.70
54	52.53	63.58	77.84	101.77	117.26	126.70	138.15	152.43	176.19
55	55.79	67.46	83.03	108.49	125.34	135.46	147.60	162.21	187.38
56	59.03	72.00	88.22	115.24	133.44	144.23	157.02	172.69	199.27
57	62.91	76.55	94.05	122.65	142.19	153.66	167.14	183.89	211.86
58	66.82	81.72	100.54	131.41	152.31	164.44	178.58	197.17	226.54
59	71.36	86.92	107.67	140.85	163.09	175.89	191.40	210.46	241.22
60	76.55	92.77	114.80	150.96	174.54	188.02	204.87	225.13	257.31
61	81.72	99.25	123.24	161.07	186.66	201.50	219.02	240.52	274.78
62	86.92	106.37	131.67	172.51	199.48	215.65	233.83	257.31	293.66
63	93.40	114.16	142.06	186.01	215.65	232.49	252.72	277.58	316.03
64	100.54	123.24	153.08	200.83	232.49	251.38	272.26	299.94	340.49
65	107.67	132.33	164.75	216.99	250.69	271.60	293.82	323.74	366.38
66	116.10	142.71	177.73	233.83	270.90	293.16	317.42	348.90	394.35
67	124.54	153.72	191.35	252.72	292.48	316.08	342.35	376.16	425.11
68	135.57	166.70	208.21	274.96	318.77	345.04	373.35	410.42	462.86
69	146.60	180.97	227.02	299.89	347.74	376.72	407.72	447.49	503.42
70	158.92	197.20	247.13	326.86	379.42	411.09	444.79	488.73	548.16
71	172.55	214.06	269.18	356.50	413.79	448.15	484.56	532.77	597.12
72	187.46	232.86	292.54	388.84	451.52	489.27	529.03	581.01	649.54
73	202.36	251.67	316.55	421.20	488.59	529.69	572.16	627.88	699.19
74	218.59	271.79	342.50	455.57	528.36	573.51	618.66	677.50	752.32
75	236.10	293.83	371.03	493.30	572.16	620.68	668.53	732.04	809.67
76	254.93	317.19	400.87	533.74	619.34	671.22	723.11	790.08	871.18
77	275.68	343.13	433.95	578.22	670.54	726.50	781.75	853.71	936.91
78	299.02	372.97	472.86	630.78	730.52	791.18	849.80	925.03	1,012.43
79	324.32	405.41	515.02	687.39	796.56	861.28	923.26	1,003.33	1,094.23
80	352.22	441.08	561.07	750.07	868.01	938.09	1,003.46	1,087.23	1,183.02
81	382.05	479.35	611.01	817.46	946.17	1,020.97	1,091.07	1,178.82	1,278.11
82	415.13	521.52	665.50	891.59	1,031.10	1,111.95	1,186.09	1,278.11	1,381.58
83	435.88	548.74	701.18	938.76	1,083.66	1,165.20	1,239.34	1,330.55	1,435.44
84	457.94	577.29	738.16	988.64	1,138.91	1,220.46	1,294.59	1,385.09	1,492.07
85	481.28	607.13	777.08	1,041.20	1,196.88	1,278.40	1,352.54	1,441.71	1,550.09
86	505.94	638.91	818.58	1,096.45	1,258.20	1,339.75	1,413.18	1,500.45	1,610.93
87	531.89	671.98	861.41	1,155.10	1,322.21	1,403.76	1,476.54	1,561.99	1,673.86
88	558.49	707.02	907.45	1,216.42	1,389.61	1,470.48	1,543.26	1,625.62	1,739.58
89	587.02	743.98	955.45	1,281.12	1,460.38	1,540.56	1,612.00	1,692.03	1,807.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$26.54	$32.43	$36.56	$39.50	$43.05	$49.29	$58.12
35-39	n/a	n/a	31.84	38.92	44.81	47.76	52.48	60.03	70.77
40-44	n/a	n/a	38.92	48.35	56.02	60.14	65.44	75.18	87.82
45-49	n/a	n/a	49.54	61.91	71.94	77.25	84.92	96.66	113.09
50	n/a	n/a	56.61	71.36	82.56	89.04	97.30	110.57	128.89
51	n/a	n/a	59.55	74.89	86.68	93.17	102.01	116.26	134.57
52	n/a	n/a	62.50	78.44	90.81	97.89	106.72	121.31	140.89
53	n/a	n/a	66.64	83.15	96.71	103.78	113.81	129.52	149.73
54	n/a	n/a	70.77	89.04	102.60	110.87	120.88	137.75	159.22
55	n/a	n/a	75.48	94.93	109.67	118.53	129.14	146.58	169.33
56	n/a	n/a	80.19	100.83	116.76	126.20	137.41	156.05	180.06
57	n/a	n/a	85.50	107.31	124.42	134.44	146.25	166.17	191.44
58	n/a	n/a	91.40	114.99	133.26	143.89	156.27	178.17	204.71
59	n/a	n/a	97.89	123.25	142.69	153.90	167.47	190.18	217.97
60	n/a	n/a	104.37	132.09	152.74	164.52	179.26	203.44	232.51
61	n/a	n/a	112.05	140.94	163.34	176.31	191.65	217.34	248.30
62	n/a	n/a	119.70	150.96	174.54	188.70	204.62	232.51	265.35
63	n/a	n/a	129.14	162.75	188.70	203.44	221.13	250.82	285.58
64	n/a	n/a	139.16	175.72	203.44	219.95	238.23	271.03	307.68
65	n/a	n/a	149.78	189.88	219.36	237.64	257.09	292.52	331.07
66	n/a	n/a	161.57	204.62	237.05	256.50	277.74	315.26	356.34
67	n/a	n/a	173.95	221.13	255.93	276.56	299.56	339.91	384.14
68	n/a	n/a	189.29	240.60	278.92	301.91	326.68	370.86	418.25
69	n/a	n/a	206.39	262.41	304.27	329.64	356.75	404.35	454.89
70	n/a	n/a	224.66	285.99	331.99	359.69	389.18	441.62	495.33
71	n/a	n/a	244.72	311.93	362.07	392.13	423.98	481.44	539.56
72	n/a	n/a	265.94	340.24	395.08	428.10	462.89	525.03	586.94
73	n/a	n/a	287.77	368.55	427.51	463.48	500.64	567.37	631.79
74	n/a	n/a	311.34	398.61	462.31	501.81	541.33	612.21	679.81
75	n/a	n/a	337.30	431.64	500.64	543.09	584.95	661.49	731.63
76	n/a	n/a	364.43	467.01	541.92	587.32	632.72	713.93	787.22
77	n/a	n/a	394.49	505.95	586.73	635.67	684.02	771.42	846.60
78	n/a	n/a	429.87	551.93	639.21	692.27	743.58	835.87	914.85
79	n/a	n/a	468.20	601.47	696.99	753.60	807.86	906.64	988.77
80	n/a	n/a	510.07	656.32	759.51	820.81	878.03	982.45	1,068.99
81	n/a	n/a	555.46	715.28	827.91	893.36	954.69	1,065.20	1,154.94
82	n/a	n/a	605.00	780.15	902.20	972.96	1,037.83	1,154.94	1,248.43
83	n/a	n/a	637.43	821.43	948.21	1,019.54	1,084.42	1,202.31	1,297.08
84	n/a	n/a	671.06	865.04	996.56	1,067.89	1,132.77	1,251.59	1,348.25
85	n/a	n/a	706.43	911.05	1,047.26	1,118.62	1,183.47	1,302.76	1,400.68
86	n/a	n/a	744.17	959.40	1,100.91	1,172.28	1,236.55	1,355.83	1,455.66
87	n/a	n/a	783.09	1,010.71	1,156.93	1,228.30	1,291.99	1,411.44	1,512.52
88	n/a	n/a	824.96	1,064.36	1,215.91	1,286.66	1,350.36	1,468.93	1,571.92
89	n/a	n/a	868.60	1,120.98	1,277.81	1,347.99	1,410.49	1,528.94	1,633.20

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$35.38	$41.28	$49.70	$61.50	$70.77	$75.82	$83.40	$89.29	$106.13
35-39	43.80	52.22	63.18	78.35	90.98	98.55	107.84	115.41	135.62
40-44	55.59	66.56	80.87	101.08	117.10	126.36	138.99	148.25	172.69
45-49	69.08	83.40	101.92	128.04	149.09	160.90	175.22	187.00	216.49
50	77.50	93.50	114.57	144.88	167.64	181.11	197.13	209.76	242.62
51	80.03	96.87	119.62	150.80	174.37	188.70	205.55	218.18	251.88
52	83.40	101.08	124.68	156.69	181.95	196.29	213.13	226.60	261.14
53	87.61	106.13	130.57	165.11	191.21	206.39	224.91	238.41	274.61
54	91.82	112.05	138.15	173.53	201.34	217.34	236.71	251.04	288.95
55	96.87	117.10	144.88	182.79	212.28	229.12	249.35	264.51	303.26
56	101.08	123.83	152.48	192.91	223.23	240.93	261.98	277.99	319.27
57	106.97	129.73	160.90	203.02	235.03	253.56	275.45	293.16	335.28
58	112.05	137.31	170.16	214.81	248.51	267.89	291.47	309.15	353.80
59	118.78	144.88	179.43	226.60	261.98	283.04	307.47	326.00	372.34
60	124.68	152.48	189.54	239.25	277.15	299.05	324.32	344.54	392.55
61	131.41	160.90	199.65	252.72	292.31	315.90	342.85	363.91	413.61
62	138.99	170.16	211.44	267.03	309.15	333.59	362.23	384.13	436.37
63	147.42	180.27	224.91	284.74	329.38	355.48	385.82	408.56	464.16
64	156.69	192.07	239.25	303.26	351.27	379.08	411.09	435.51	492.80
65	165.95	203.86	254.40	323.48	374.03	404.35	438.04	464.16	524.82
66	176.06	217.34	271.24	344.54	398.46	430.46	465.85	494.48	557.66
67	187.00	230.82	288.95	366.44	424.57	459.11	497.01	526.50	593.05
68	201.34	248.51	310.84	395.08	457.43	495.33	535.76	567.78	638.54
69	215.65	267.03	334.43	426.25	493.64	534.08	577.88	612.41	688.23
70	231.66	286.42	359.69	459.11	532.39	577.04	623.37	660.44	740.47
71	248.51	308.31	387.50	495.33	573.67	622.53	672.23	711.82	797.74
72	267.03	331.07	416.99	533.24	619.16	671.38	725.30	768.26	859.24
73	285.58	355.48	448.15	572.83	664.65	721.08	778.38	823.01	917.37
74	306.63	380.76	481.00	615.79	714.35	774.16	834.81	881.98	979.70
75	328.54	408.56	516.39	661.28	767.42	831.44	895.47	945.16	1,046.25
76	352.13	438.88	554.30	710.14	823.87	892.93	961.17	1,013.40	1,117.01
77	377.40	470.06	595.57	763.20	885.35	959.49	1,031.10	1,085.85	1,192.82
78	407.72	508.81	644.43	827.23	958.65	1,037.83	1,114.50	1,170.09	1,282.11
79	439.72	550.09	698.35	897.15	1,038.68	1,123.76	1,204.63	1,261.06	1,377.32
80	474.27	593.89	755.62	972.12	1,125.44	1,216.42	1,301.50	1,359.62	1,480.08
81	512.18	642.75	818.80	1,053.83	1,219.79	1,316.66	1,406.79	1,465.77	1,589.59
82	552.61	694.14	886.19	1,142.28	1,321.71	1,424.49	1,519.68	1,579.49	1,708.38
83	578.72	727.83	929.16	1,197.87	1,383.21	1,486.82	1,582.02	1,637.62	1,768.19
84	604.85	762.36	974.64	1,256.85	1,448.07	1,551.69	1,646.04	1,698.26	1,829.67
85	633.47	798.59	1,021.82	1,318.34	1,515.47	1,619.07	1,713.43	1,760.60	1,893.70
86	662.96	836.50	1,071.51	1,382.37	1,586.23	1,689.00	1,783.34	1,824.62	1,960.24
87	693.30	876.93	1,123.76	1,449.75	1,660.35	1,763.13	1,855.80	1,892.01	2,028.48
88	726.14	919.05	1,178.51	1,521.36	1,737.86	1,839.79	1,930.76	1,961.10	2,099.24
89	762.36	966.22	1,240.86	1,601.39	1,825.46	1,925.71	2,015.00	2,038.59	2,177.59

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$33.25	$38.80	$46.73	$58.42	$67.23	$72.03	$79.23	$85.71	$101.90
35-39	41.18	49.09	59.40	74.43	86.43	93.62	102.45	110.79	130.20
40-44	52.27	62.56	76.02	96.03	111.24	120.04	132.04	142.32	165.78
45-49	64.93	78.39	95.81	121.64	141.64	152.86	166.46	179.53	207.83
50	72.84	87.89	107.68	137.64	159.26	172.06	187.27	201.37	232.91
51	75.23	91.06	112.44	143.25	165.65	179.26	195.27	209.45	241.81
52	78.39	95.02	117.20	148.84	172.85	186.48	202.47	217.55	250.70
53	82.35	99.77	122.74	156.85	181.66	196.07	213.66	228.86	263.63
54	86.31	105.33	129.86	164.86	191.26	206.47	224.87	240.99	277.38
55	91.06	110.07	136.20	173.65	201.66	217.67	236.87	253.94	291.13
56	95.02	116.40	143.32	183.26	212.07	228.87	248.89	266.87	306.50
57	100.56	121.94	151.25	192.87	223.27	240.88	261.69	281.44	321.86
58	105.33	129.09	159.95	204.07	236.08	254.50	276.88	296.78	339.65
59	111.64	136.20	168.67	215.28	248.89	268.89	292.10	312.97	357.44
60	117.20	143.32	178.17	227.29	263.29	284.10	308.10	330.76	376.85
61	123.53	151.25	187.67	240.09	277.70	300.11	325.71	349.36	397.08
62	130.66	159.95	198.76	253.68	293.69	316.90	344.11	368.77	418.92
63	138.57	169.46	211.43	270.49	312.90	337.71	366.53	392.21	445.59
64	147.28	180.54	224.89	288.10	333.71	360.13	390.53	418.09	473.09
65	155.99	191.62	239.14	307.31	355.32	384.13	416.15	445.59	503.83
66	165.50	204.31	254.98	327.31	378.53	408.95	442.56	474.71	535.35
67	175.79	216.98	271.61	348.12	403.35	436.14	472.16	505.44	569.32
68	189.26	233.61	292.20	375.34	434.55	470.56	508.97	545.07	613.00
69	202.70	251.01	314.36	404.94	468.96	507.38	548.98	587.92	660.70
70	217.75	269.22	338.12	436.14	505.77	548.19	592.21	634.02	710.85
71	233.61	289.82	364.25	470.56	544.98	591.40	638.62	683.35	765.82
72	251.01	311.20	391.96	506.58	588.20	637.82	689.03	737.52	824.87
73	268.45	334.16	421.25	544.18	631.41	685.03	739.46	790.10	880.67
74	288.24	357.91	452.13	585.00	678.64	735.46	793.07	846.69	940.52
75	308.83	384.04	485.41	628.22	729.05	789.87	850.69	907.36	1,004.39
76	330.99	412.56	521.05	674.63	782.68	848.28	913.12	972.88	1,072.33
77	354.75	441.86	559.84	725.04	841.08	911.51	979.53	1,042.42	1,145.11
78	383.25	478.28	605.78	785.87	910.72	985.93	1,058.76	1,123.29	1,230.84
79	413.34	517.09	656.45	852.29	986.75	1,067.58	1,144.39	1,210.62	1,322.21
80	445.82	558.25	710.30	923.52	1,069.16	1,155.59	1,236.42	1,305.24	1,420.88
81	481.45	604.18	769.67	1,001.14	1,158.81	1,250.84	1,336.46	1,407.13	1,526.02
82	519.45	652.49	833.02	1,085.17	1,255.64	1,353.26	1,443.71	1,516.31	1,640.05
83	543.99	684.17	873.41	1,137.98	1,314.04	1,412.49	1,502.92	1,572.11	1,697.45
84	568.56	716.62	916.16	1,194.00	1,375.68	1,474.10	1,563.74	1,630.33	1,756.48
85	595.47	750.67	960.52	1,252.43	1,439.69	1,538.11	1,627.76	1,690.18	1,817.96
86	623.18	786.31	1,007.24	1,313.25	1,506.93	1,604.55	1,694.17	1,751.64	1,881.84
87	651.69	824.31	1,056.33	1,377.27	1,577.33	1,674.98	1,763.00	1,816.33	1,947.34
88	682.58	863.91	1,107.81	1,445.29	1,650.97	1,747.81	1,834.22	1,882.66	2,015.26
89	716.62	908.25	1,166.40	1,521.31	1,734.18	1,829.42	1,914.25	1,957.04	2,090.49

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$30.79	$35.92	$43.24	$54.74	$62.98	$67.48	$74.22	$81.25	$96.58
35-39	38.09	45.44	54.96	69.73	80.97	87.72	95.98	105.02	123.41
40-44	48.36	57.90	70.35	89.97	104.21	112.46	123.71	134.91	157.16
45-49	60.09	72.56	88.67	113.96	132.70	143.19	155.94	170.17	197.01
50	67.42	81.35	99.68	128.96	149.20	161.19	175.45	190.87	220.78
51	69.63	84.28	104.06	134.21	155.19	167.94	182.94	198.55	229.21
52	72.56	87.95	108.47	139.45	161.94	174.70	189.69	206.21	237.64
53	76.23	92.34	113.60	146.94	170.19	183.67	200.17	216.95	249.90
54	79.88	97.48	120.18	154.44	179.18	193.44	210.67	228.45	262.94
55	84.28	101.87	126.05	162.69	188.92	203.92	221.92	240.72	275.98
56	87.95	107.73	132.64	171.69	198.69	214.43	233.16	252.97	290.54
57	93.08	112.86	139.98	180.69	209.18	225.66	245.16	266.77	305.10
58	97.48	119.46	148.04	191.19	221.17	238.42	259.41	281.33	321.97
59	103.34	126.05	156.11	201.67	233.16	251.91	273.64	296.66	338.82
60	108.47	132.64	164.90	212.92	246.66	266.15	288.65	313.52	357.23
61	114.33	139.98	173.69	224.91	260.16	281.16	305.14	331.15	376.38
62	120.93	148.04	183.96	237.65	275.15	296.89	322.38	349.57	397.09
63	128.26	156.85	195.67	253.41	293.15	316.38	343.38	371.79	422.37
64	136.32	167.10	208.14	269.90	312.63	337.38	365.87	396.32	448.45
65	144.37	177.36	221.32	287.90	332.88	359.88	389.85	422.37	477.59
66	153.17	189.09	235.98	306.65	354.63	383.11	414.60	449.97	507.46
67	162.69	200.82	251.38	326.14	377.87	408.61	442.35	479.12	539.68
68	175.17	216.19	270.43	351.63	407.10	440.84	476.82	516.67	581.08
69	187.61	232.32	290.95	379.36	439.34	475.34	514.32	557.29	626.29
70	201.54	249.18	312.94	408.61	473.83	513.56	554.80	601.00	673.83
71	216.19	268.23	337.12	440.84	510.56	554.05	598.29	647.75	725.95
72	232.32	288.03	362.78	474.59	551.05	597.53	645.52	699.11	781.91
73	248.45	309.27	389.89	509.81	591.54	641.77	692.75	748.94	834.81
74	266.77	331.26	418.47	548.06	635.78	689.01	742.99	802.60	891.54
75	285.83	355.46	449.27	588.54	683.00	739.98	796.98	860.10	952.08
76	306.36	381.83	482.24	632.03	733.24	794.71	855.44	922.20	1,016.48
77	328.34	408.96	518.14	679.25	787.96	853.93	917.68	988.12	1,085.47
78	354.72	442.67	560.65	736.23	853.20	923.65	991.90	1,064.77	1,166.73
79	382.56	478.58	607.57	798.46	924.43	1,000.14	1,072.10	1,147.55	1,253.36
80	412.61	516.68	657.39	865.19	1,001.64	1,082.61	1,158.34	1,237.26	1,346.87
81	445.60	559.20	712.36	937.91	1,085.61	1,171.84	1,252.05	1,333.84	1,446.53
82	480.77	603.90	770.98	1,016.63	1,176.33	1,267.79	1,352.51	1,437.34	1,554.63
83	503.49	633.21	808.38	1,066.11	1,231.06	1,323.28	1,408.00	1,490.22	1,609.04
84	526.22	663.26	847.95	1,118.59	1,288.79	1,380.99	1,464.97	1,545.42	1,665.01
85	551.12	694.78	888.99	1,173.33	1,348.77	1,440.98	1,524.95	1,602.15	1,723.27
86	576.77	727.76	932.22	1,230.31	1,411.74	1,503.22	1,587.17	1,660.39	1,783.83
87	603.17	762.92	977.66	1,290.27	1,477.71	1,569.19	1,651.67	1,721.73	1,845.93
88	631.74	799.56	1,025.30	1,354.01	1,546.70	1,637.41	1,718.37	1,784.59	1,910.31
89	663.26	840.61	1,079.54	1,425.24	1,624.66	1,713.89	1,793.35	1,855.12	1,981.60

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$29.37	$34.25	$41.25	$52.29	$60.14	$64.45	$70.90	$78.57	$93.40
35-39	36.35	43.34	52.44	66.60	77.33	83.77	91.66	101.56	119.34
40-44	46.15	55.24	67.12	85.92	99.52	107.41	118.14	130.47	151.97
45-49	57.34	69.22	84.59	108.84	126.73	136.76	148.94	164.56	190.51
50	64.31	77.62	95.09	123.15	142.50	153.95	167.55	184.59	213.50
51	66.42	80.41	99.27	128.17	148.21	160.40	174.71	192.00	221.66
52	69.22	83.90	103.48	133.18	154.67	166.84	181.15	199.42	229.80
53	72.72	88.10	108.38	140.33	162.53	175.43	191.17	209.79	241.66
54	76.21	93.00	114.66	147.51	171.13	184.73	201.21	220.91	254.28
55	80.41	97.19	120.26	155.38	180.43	194.75	211.94	232.78	266.87
56	83.90	102.78	126.56	163.97	189.74	204.78	222.69	244.63	280.96
57	88.79	107.67	133.55	172.56	199.78	215.52	234.13	257.98	295.04
58	93.00	113.98	141.24	182.58	211.23	227.71	247.74	272.06	311.34
59	98.58	120.26	148.94	192.62	222.69	240.59	261.35	286.88	327.65
60	103.48	126.56	157.32	203.35	235.58	254.19	275.68	303.20	345.44
61	109.07	133.55	165.70	214.81	248.46	268.53	291.42	320.24	363.98
62	115.37	141.24	175.49	226.97	262.78	283.55	307.90	338.04	384.00
63	122.36	149.63	186.69	242.03	279.97	302.16	327.95	359.54	408.45
64	130.05	159.42	198.57	257.77	298.58	322.22	349.43	383.24	433.67
65	137.73	169.20	211.14	274.96	317.91	343.70	372.34	408.45	461.84
66	146.14	180.39	225.13	292.86	338.69	365.90	395.96	435.14	490.74
67	155.21	191.58	239.83	311.48	360.89	390.24	422.46	463.32	521.89
68	167.10	206.26	258.01	335.82	388.81	421.03	455.40	499.64	561.91
69	178.99	221.65	277.58	362.32	419.59	453.97	491.20	538.93	605.63
70	192.28	237.73	298.55	390.24	452.54	490.49	529.87	581.19	651.62
71	206.26	255.90	321.63	421.03	487.62	529.15	571.40	626.41	702.02
72	221.65	274.78	346.10	453.26	526.29	570.68	616.51	676.06	756.14
73	237.03	295.06	371.96	486.91	564.94	612.93	661.62	724.25	807.29
74	254.50	316.03	399.24	523.41	607.21	658.04	709.59	776.13	862.14
75	272.69	339.11	428.60	562.09	652.31	706.73	761.14	831.75	920.70
76	292.26	364.27	460.08	603.62	700.29	758.99	816.99	891.80	982.97
77	313.25	390.15	494.32	648.74	752.55	815.56	876.43	955.54	1,049.70
78	338.42	422.32	534.88	703.15	814.86	882.16	947.33	1,029.68	1,128.26
79	364.97	456.57	579.63	762.57	882.88	955.19	1,023.93	1,109.74	1,212.03
80	393.64	492.93	627.17	826.31	956.62	1,033.94	1,106.27	1,196.47	1,302.47
81	425.11	533.49	679.60	895.75	1,036.82	1,119.17	1,195.77	1,289.88	1,398.84
82	458.66	576.13	735.53	970.94	1,123.46	1,210.81	1,291.73	1,389.95	1,503.38
83	480.35	604.10	771.20	1,018.19	1,175.73	1,263.80	1,344.72	1,441.10	1,555.99
84	502.02	632.77	808.95	1,068.32	1,230.86	1,318.93	1,399.13	1,494.47	1,610.10
85	525.79	662.84	848.12	1,120.59	1,288.16	1,376.20	1,456.42	1,549.33	1,666.47
86	550.25	694.29	889.36	1,175.01	1,348.30	1,435.65	1,515.84	1,605.67	1,725.02
87	575.44	727.85	932.72	1,232.29	1,411.31	1,498.67	1,577.43	1,664.96	1,785.06
88	602.69	762.81	978.17	1,293.16	1,477.18	1,563.82	1,641.15	1,725.77	1,847.33
89	632.77	801.96	1,029.90	1,361.17	1,551.64	1,636.85	1,712.76	1,793.96	1,916.29

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$27.25	$31.78	$38.28	$49.20	$56.61	$60.64	$66.72	$74.10	$88.10
35-39	33.73	40.21	48.64	62.68	72.78	78.85	86.27	95.78	112.56
40-44	42.81	51.25	62.27	80.87	93.68	101.08	111.20	123.06	143.34
45-49	53.18	64.22	78.48	102.42	119.28	128.72	140.17	155.21	179.68
50	59.67	72.00	88.22	115.91	134.10	144.88	157.70	174.11	201.37
51	61.61	74.60	92.10	120.63	139.49	150.96	164.44	181.09	209.05
52	64.22	77.84	96.01	125.34	145.56	157.02	170.51	188.08	216.75
53	67.46	81.72	100.54	132.09	152.97	165.11	179.93	197.88	227.93
54	70.70	86.27	106.37	138.82	161.07	173.87	189.36	208.36	239.83
55	74.60	90.16	111.56	146.25	169.82	183.29	199.48	219.55	251.70
56	77.84	95.34	117.40	154.33	178.58	192.73	209.58	230.73	265.00
57	82.37	99.89	123.88	162.41	188.02	202.85	220.36	243.33	278.29
58	86.27	105.73	131.03	171.85	198.81	214.31	233.18	256.59	293.66
59	91.46	111.56	138.17	181.30	209.58	226.43	245.98	270.59	309.03
60	96.01	117.40	145.95	191.40	221.71	239.25	259.46	285.97	325.82
61	101.19	123.88	153.72	202.18	233.83	252.72	274.27	302.04	343.31
62	107.02	131.03	162.81	213.63	247.33	266.87	289.79	318.83	362.19
63	113.52	138.82	173.18	227.78	263.50	284.39	308.65	339.11	385.25
64	120.64	147.89	184.22	242.62	281.03	303.26	328.87	361.48	409.02
65	127.78	156.96	195.88	258.78	299.22	323.48	350.43	385.25	435.60
66	135.57	167.35	208.86	275.64	318.77	344.36	372.68	410.42	462.86
67	143.99	177.73	222.48	293.16	339.65	367.28	397.60	437.00	492.22
68	155.03	191.35	239.34	316.08	365.94	396.26	428.60	471.26	529.98
69	166.05	205.62	257.51	340.99	394.91	427.26	462.30	508.30	571.24
70	178.37	220.54	276.96	367.28	425.91	461.64	498.69	548.16	614.59
71	191.35	237.40	298.37	396.26	458.93	498.03	537.79	590.81	662.12
72	205.62	254.93	321.08	426.59	495.33	537.10	580.24	637.65	713.18
73	219.89	273.72	345.07	458.27	531.73	576.87	622.70	683.10	761.43
74	236.10	293.19	370.37	492.63	571.49	619.34	667.85	732.04	813.16
75	252.97	314.58	397.62	529.03	613.93	665.15	716.37	784.49	868.39
76	271.14	337.94	426.80	568.12	659.10	714.35	768.93	841.13	927.12
77	290.59	361.95	458.59	610.55	708.29	767.59	824.87	901.26	990.05
78	313.94	391.79	496.22	661.78	766.91	830.26	891.59	971.16	1,064.15
79	338.59	423.56	537.74	717.71	830.94	899.00	963.70	1,046.67	1,143.17
80	365.19	457.29	581.82	777.69	900.34	973.14	1,041.20	1,128.48	1,228.46
81	394.38	494.92	630.47	843.07	975.83	1,053.33	1,125.44	1,216.58	1,319.36
82	425.52	534.48	682.37	913.83	1,057.38	1,139.59	1,215.74	1,310.98	1,417.96
83	445.61	560.43	715.46	958.30	1,106.57	1,189.45	1,265.62	1,359.23	1,467.59
84	465.73	587.02	750.48	1,005.48	1,158.47	1,241.36	1,316.83	1,409.55	1,518.63
85	487.77	614.92	786.81	1,054.67	1,212.37	1,295.26	1,370.75	1,461.30	1,571.77
86	510.48	644.11	825.07	1,105.89	1,268.98	1,351.20	1,426.68	1,514.44	1,627.00
87	533.84	675.25	865.29	1,159.81	1,328.29	1,410.51	1,484.65	1,570.37	1,683.65
88	559.13	707.67	907.45	1,217.08	1,390.29	1,471.83	1,544.62	1,627.70	1,742.37
89	587.02	743.98	955.45	1,281.12	1,460.38	1,540.56	1,612.00	1,692.03	1,807.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$34.80	$43.05	$49.54	$53.07	$58.37	$66.96	$79.60
35-39	n/a	n/a	44.23	54.84	63.70	68.98	75.48	86.55	101.72
40-44	n/a	n/a	56.61	70.77	81.97	88.45	97.30	111.20	129.52
45-49	n/a	n/a	71.36	89.63	104.37	112.64	122.66	140.26	162.37
50	n/a	n/a	80.19	101.42	117.35	126.78	138.00	157.32	181.97
51	n/a	n/a	83.73	105.54	122.06	132.09	143.89	163.64	188.90
52	n/a	n/a	87.27	109.67	127.37	137.41	149.19	169.95	195.86
53	n/a	n/a	91.40	115.58	133.85	144.48	157.44	178.80	205.96
54	n/a	n/a	96.71	121.47	140.94	152.15	165.70	188.29	216.71
55	n/a	n/a	101.42	127.95	148.60	160.40	174.54	198.39	227.44
56	n/a	n/a	106.72	135.03	156.27	168.64	183.38	208.49	239.45
57	n/a	n/a	112.64	142.12	164.52	177.49	192.83	219.88	251.46
58	n/a	n/a	119.12	150.37	173.95	187.53	204.03	231.86	265.35
59	n/a	n/a	125.61	158.63	183.38	198.13	215.23	244.50	279.26
60	n/a	n/a	132.68	167.47	194.01	209.33	227.02	258.40	294.41
61	n/a	n/a	139.74	176.90	204.62	221.13	240.00	272.94	310.21
62	n/a	n/a	148.01	186.91	216.40	233.52	253.56	288.10	327.28
63	n/a	n/a	157.44	199.32	230.57	248.85	270.09	306.42	348.12
64	n/a	n/a	167.47	212.28	245.89	265.35	287.77	326.64	369.61
65	n/a	n/a	178.08	226.45	261.82	283.04	306.63	348.12	393.61
66	n/a	n/a	189.88	241.19	278.92	301.32	326.09	370.86	418.25
67	n/a	n/a	202.26	256.50	297.19	321.38	347.91	394.88	444.79
68	n/a	n/a	217.59	276.56	320.20	346.73	375.03	425.83	478.92
69	n/a	n/a	234.11	298.37	345.54	373.86	404.51	459.31	516.17
70	n/a	n/a	251.79	321.38	372.67	403.92	436.37	495.33	555.34
71	n/a	n/a	271.24	346.73	401.56	435.78	470.56	533.88	598.30
72	n/a	n/a	291.89	373.27	433.40	469.97	507.70	576.20	644.43
73	n/a	n/a	313.70	400.97	465.26	504.76	544.86	617.26	688.02
74	n/a	n/a	336.71	431.05	500.05	541.92	584.37	661.49	734.79
75	n/a	n/a	361.48	462.89	537.19	582.01	626.83	708.88	784.70
76	n/a	n/a	388.01	497.10	576.70	625.05	672.82	760.05	837.76
77	n/a	n/a	416.90	534.25	619.75	671.65	721.76	814.38	894.61
78	n/a	n/a	451.11	579.06	671.06	726.47	780.15	877.56	961.60
79	n/a	n/a	488.84	628.01	727.08	786.64	843.23	945.79	1,033.00
80	n/a	n/a	528.94	680.48	787.80	851.49	911.05	1,019.72	1,110.06
81	n/a	n/a	573.17	737.69	853.85	921.67	984.76	1,099.32	1,192.19
82	n/a	n/a	620.34	799.60	925.20	997.15	1,063.77	1,184.62	1,281.29
83	n/a	n/a	650.41	838.52	968.24	1,040.78	1,107.41	1,228.21	1,326.13
84	n/a	n/a	682.25	879.79	1,013.65	1,086.18	1,152.22	1,273.69	1,372.26
85	n/a	n/a	715.28	922.85	1,060.82	1,133.36	1,199.41	1,320.45	1,420.29
86	n/a	n/a	750.07	967.66	1,110.37	1,182.30	1,248.33	1,368.46	1,470.18
87	n/a	n/a	786.64	1,014.83	1,162.26	1,234.19	1,299.05	1,419.01	1,521.37
88	n/a	n/a	824.96	1,064.95	1,216.51	1,287.86	1,351.53	1,470.83	1,574.43
89	n/a	n/a	868.60	1,120.98	1,277.81	1,347.99	1,410.49	1,528.94	1,633.20

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$31.17	$36.23	$42.12	$51.38	$58.96	$63.18	$69.08	$73.29	$86.77
35-39	37.07	43.80	52.22	64.01	74.14	79.19	86.77	92.66	108.68
40-44	45.49	53.91	65.72	81.71	94.34	101.08	110.36	117.94	137.31
45-49	56.43	68.24	82.56	103.62	119.62	128.89	140.67	149.09	173.53
50	64.01	76.66	93.50	117.10	135.62	145.74	159.22	168.48	195.43
51	66.56	80.03	97.71	122.15	141.53	152.48	165.95	176.06	203.02
52	69.08	83.40	101.92	128.04	147.42	159.22	172.69	183.65	211.44
53	73.29	88.45	107.84	135.62	155.85	167.64	182.79	193.75	223.23
54	76.66	92.66	113.73	143.20	165.11	177.74	192.91	204.71	235.87
55	80.87	98.55	120.47	151.64	174.37	187.86	204.71	216.49	248.51
56	85.92	103.62	127.20	160.06	184.48	198.81	216.49	229.12	262.82
57	90.13	109.52	134.78	169.32	195.43	210.60	228.28	242.62	277.15
58	96.03	116.26	143.20	180.27	208.07	224.07	242.62	256.93	294.00
59	101.08	122.99	151.64	191.21	220.70	237.55	257.77	272.94	311.68
60	106.97	130.57	160.90	203.02	234.19	252.72	273.78	289.79	330.22
61	113.73	138.15	171.01	215.65	248.51	267.89	290.63	307.47	349.59
62	120.47	146.58	181.95	229.12	264.51	284.74	308.31	326.00	370.66
63	128.04	156.69	193.75	244.30	282.20	304.10	329.38	348.75	395.08
64	136.46	166.80	207.23	261.14	301.58	325.16	352.13	372.34	421.20
65	144.88	177.74	220.70	278.83	322.64	347.91	375.71	397.60	449.00
66	155.01	189.54	235.87	298.21	344.54	371.50	401.81	425.41	479.32
67	164.27	202.18	251.88	318.43	368.12	397.60	429.62	454.05	511.33
68	178.58	219.02	273.78	347.06	400.14	432.99	467.53	494.48	555.14
69	192.91	237.55	297.37	377.40	435.51	470.90	508.81	538.29	603.99
70	208.92	257.77	322.64	410.24	474.27	513.02	553.45	585.46	656.23
71	225.77	279.67	350.43	445.63	515.54	558.51	603.15	637.69	713.50
72	244.30	303.26	380.76	485.21	561.03	608.20	656.23	694.14	775.00
73	263.67	326.86	410.24	523.12	605.68	656.23	707.61	747.20	832.29
74	283.88	352.13	443.09	565.24	653.69	707.61	762.36	804.48	892.93
75	305.79	379.08	477.63	609.90	705.93	764.04	822.17	866.83	957.80
76	328.54	408.56	515.54	657.91	761.52	824.71	887.04	933.37	1,028.56
77	353.80	440.58	555.98	710.14	822.17	889.56	956.12	1,004.98	1,103.53
78	383.29	478.49	604.85	773.33	894.61	967.07	1,037.83	1,088.37	1,191.14
79	416.15	518.91	657.07	842.39	973.80	1,051.31	1,126.28	1,178.51	1,285.48
80	450.68	563.56	714.35	916.53	1,059.73	1,143.12	1,222.31	1,276.22	1,387.42
81	488.59	611.57	777.54	998.24	1,153.23	1,242.54	1,326.77	1,381.53	1,497.78
82	529.03	663.81	844.92	1,086.69	1,254.33	1,351.20	1,440.49	1,495.25	1,616.55
83	555.98	698.35	889.56	1,143.97	1,318.34	1,415.22	1,504.51	1,556.75	1,679.74
84	583.78	733.72	935.89	1,203.79	1,384.90	1,482.61	1,571.90	1,619.93	1,745.43
85	612.41	771.63	985.60	1,267.80	1,454.80	1,552.54	1,642.67	1,686.47	1,813.68
86	643.59	811.23	1,036.99	1,334.36	1,528.94	1,626.66	1,715.95	1,754.71	1,884.43
87	675.59	853.35	1,091.74	1,405.12	1,605.60	1,704.17	1,792.62	1,826.32	1,957.73
88	710.14	897.15	1,149.02	1,479.24	1,687.32	1,785.03	1,872.65	1,901.28	2,034.38
89	745.52	943.48	1,208.84	1,556.75	1,772.40	1,869.27	1,956.03	1,978.78	2,113.56

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$29.29	$34.05	$39.59	$48.82	$56.02	$60.03	$65.63	$70.35	$83.30
35-39	34.84	41.18	49.09	60.83	70.43	75.23	82.43	88.95	104.32
40-44	42.76	50.67	61.77	77.63	89.63	96.03	104.82	113.22	131.82
45-49	53.05	64.13	77.62	98.43	113.64	122.44	133.64	143.14	166.59
50	60.17	72.06	87.89	111.24	128.85	138.45	151.25	161.74	187.61
51	62.56	75.23	91.85	116.04	134.46	144.84	157.66	169.02	194.90
52	64.93	78.39	95.81	121.64	140.06	151.25	164.06	176.30	202.98
53	68.88	83.15	101.37	128.85	148.06	159.26	173.65	186.01	214.31
54	72.06	87.10	106.91	136.05	156.85	168.86	183.26	196.51	226.43
55	76.02	92.64	113.24	144.04	165.65	178.46	194.47	207.83	238.57
56	80.76	97.41	119.57	152.06	175.26	188.86	205.67	219.97	252.30
57	84.73	102.95	126.70	160.85	185.66	200.07	216.87	232.91	266.06
58	90.28	109.28	134.62	171.26	197.67	212.87	230.49	246.65	282.23
59	95.02	115.61	142.53	181.66	209.67	225.67	244.89	262.02	299.21
60	100.56	122.74	151.25	192.87	222.48	240.09	260.09	278.20	317.00
61	106.91	129.86	160.74	204.87	236.08	254.50	276.08	295.18	335.60
62	113.24	137.79	171.04	217.67	251.29	270.49	292.90	312.97	355.82
63	120.35	147.28	182.13	232.09	268.09	288.90	312.90	334.81	379.28
64	128.28	156.78	194.79	248.08	286.50	308.90	334.52	357.44	404.35
65	136.20	167.08	207.46	264.88	306.52	330.52	356.91	381.70	431.04
66	145.71	178.17	221.71	283.31	327.31	352.92	381.73	408.40	460.15
67	154.42	190.03	236.77	302.51	349.71	377.72	408.14	435.89	490.87
68	167.86	205.89	257.35	329.71	380.14	411.35	444.16	474.71	532.93
69	181.34	223.30	279.52	358.54	413.73	447.36	483.38	516.76	579.84
70	196.38	242.31	303.29	389.72	450.56	487.37	525.77	562.04	629.98
71	212.22	262.90	329.40	423.35	489.77	530.59	572.98	612.18	684.97
72	229.65	285.06	357.91	460.96	532.98	577.80	623.42	666.38	744.00
73	247.86	307.24	385.63	496.97	575.41	623.42	672.23	717.31	799.00
74	266.85	330.99	416.52	536.98	621.02	672.23	724.25	772.30	857.22
75	287.44	356.34	448.97	579.40	670.63	725.84	781.07	832.16	919.49
76	308.83	384.04	484.61	625.01	723.45	783.47	842.69	896.04	987.41
77	332.58	414.14	522.62	674.63	781.07	845.09	908.32	964.78	1,059.39
78	360.28	449.78	568.56	734.67	849.89	918.72	985.93	1,044.83	1,143.50
79	391.19	487.77	617.65	800.27	925.12	998.75	1,069.95	1,131.37	1,234.08
80	423.64	529.75	671.50	870.70	1,006.75	1,085.97	1,161.19	1,225.18	1,331.92
81	459.27	574.87	730.88	948.33	1,095.58	1,180.41	1,260.44	1,326.27	1,437.87
82	497.29	623.99	794.24	1,032.36	1,191.60	1,283.65	1,368.46	1,435.44	1,551.89
83	522.62	656.45	836.20	1,086.78	1,252.43	1,344.46	1,429.29	1,494.48	1,612.55
84	548.77	689.70	879.75	1,143.59	1,315.65	1,408.47	1,493.30	1,555.13	1,675.61
85	575.67	725.33	926.47	1,204.42	1,382.07	1,474.91	1,560.53	1,619.00	1,741.13
86	604.98	762.56	974.76	1,267.64	1,452.49	1,545.33	1,630.15	1,684.52	1,809.05
87	635.07	802.14	1,026.23	1,334.87	1,525.32	1,618.96	1,702.99	1,753.27	1,879.42
88	667.53	843.32	1,080.09	1,405.28	1,602.95	1,695.78	1,779.01	1,825.23	1,952.99
89	700.79	886.87	1,136.30	1,478.91	1,683.78	1,775.81	1,858.23	1,899.63	2,029.02

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$27.11	$31.52	$36.64	$45.73	$52.48	$56.22	$61.47	$66.69	$78.97
35-39	32.26	38.09	45.44	56.98	65.98	70.48	77.22	84.33	98.89
40-44	39.57	46.91	57.17	72.72	83.96	89.97	98.21	107.31	124.96
45-49	49.10	59.37	71.82	92.22	106.46	114.71	125.19	135.69	157.92
50	55.70	66.69	81.35	104.21	120.71	129.70	141.71	153.32	177.85
51	57.90	69.63	85.00	108.72	125.97	135.70	147.70	160.22	184.73
52	60.09	72.56	88.67	113.96	131.20	141.71	153.70	167.13	192.41
53	63.75	76.95	93.82	120.71	138.70	149.20	162.69	176.31	203.15
54	66.69	80.62	98.93	127.45	146.94	158.18	171.69	186.28	214.65
55	70.35	85.74	104.81	134.94	155.19	167.20	182.19	197.01	226.13
56	74.76	90.14	110.66	142.46	164.19	176.93	192.67	208.50	239.17
57	78.40	95.27	117.26	150.69	173.93	187.43	203.18	220.78	252.21
58	83.55	101.15	124.59	160.44	185.18	199.42	215.93	233.81	267.53
59	87.95	107.00	131.92	170.19	196.43	211.43	229.42	248.38	283.63
60	93.08	113.60	139.98	180.69	208.44	224.91	243.66	263.70	300.49
61	98.93	120.18	148.78	191.92	221.17	238.42	258.65	279.80	318.14
62	104.81	127.53	158.30	203.92	235.42	253.41	274.39	296.66	337.30
63	111.39	136.32	168.57	217.42	251.16	270.65	293.15	317.38	359.54
64	118.71	145.12	180.29	232.41	268.41	289.39	313.39	338.82	383.29
65	126.05	154.64	192.01	248.16	287.15	309.64	334.38	361.82	408.59
66	134.86	164.90	205.21	265.42	306.65	330.63	357.62	387.12	436.19
67	142.91	175.89	219.14	283.40	327.62	353.87	382.36	413.19	465.30
68	155.38	190.56	238.19	308.89	356.11	385.36	416.10	449.97	505.17
69	167.83	206.67	258.71	335.88	387.61	419.10	452.84	489.84	549.63
70	181.77	224.27	280.70	365.11	422.11	456.59	492.56	532.77	597.17
71	196.42	243.30	304.88	396.62	458.82	497.07	536.81	580.29	649.29
72	212.54	263.83	331.26	431.84	499.33	541.29	584.05	631.66	705.26
73	229.39	284.36	356.91	465.59	539.06	584.05	629.78	679.96	757.39
74	246.98	306.36	385.50	503.07	581.78	629.78	678.51	732.09	812.57
75	266.05	329.80	415.55	542.81	628.27	680.00	731.73	788.82	871.60
76	285.83	355.46	448.51	585.54	677.75	733.99	789.46	849.37	935.98
77	307.81	383.30	483.69	632.03	731.73	791.72	850.95	914.52	1,004.22
78	333.47	416.28	526.22	688.26	796.20	860.70	923.65	990.42	1,083.95
79	362.05	451.45	571.65	749.73	866.68	935.68	1,002.38	1,072.44	1,169.79
80	392.09	490.29	621.49	815.71	943.17	1,017.38	1,087.85	1,161.37	1,262.54
81	425.07	532.06	676.47	888.43	1,026.38	1,105.85	1,180.82	1,257.19	1,362.98
82	460.25	577.51	735.09	967.15	1,116.35	1,202.58	1,282.05	1,360.67	1,471.07
83	483.69	607.57	773.93	1,018.14	1,173.33	1,259.54	1,339.03	1,416.63	1,528.56
84	507.89	638.33	814.24	1,071.37	1,232.56	1,319.52	1,398.99	1,474.13	1,588.34
85	532.80	671.32	857.47	1,128.35	1,294.78	1,381.76	1,461.98	1,534.69	1,650.44
86	559.93	705.77	902.17	1,187.56	1,360.76	1,447.72	1,527.19	1,596.79	1,714.83
87	587.77	742.41	949.81	1,250.55	1,428.98	1,516.70	1,595.44	1,661.94	1,781.53
88	617.82	780.53	999.65	1,316.52	1,501.71	1,588.68	1,666.66	1,730.16	1,851.29
89	648.59	820.84	1,051.68	1,385.50	1,577.44	1,663.66	1,740.87	1,800.69	1,923.35

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.87	$30.08	$34.96	$43.68	$50.12	$53.71	$58.71	$64.49	$76.36
35-39	30.76	36.35	43.34	54.41	63.02	67.31	73.76	81.54	95.64
40-44	37.76	44.76	54.53	69.46	80.19	85.92	93.80	103.78	120.84
45-49	46.84	56.63	68.53	88.08	101.67	109.56	119.57	131.20	152.70
50	53.14	63.62	77.62	99.52	115.29	123.88	135.33	148.25	171.98
51	55.24	66.42	81.10	103.83	120.30	129.60	141.05	154.93	178.66
52	57.34	69.22	84.59	108.84	125.31	135.33	146.78	161.62	186.06
53	60.83	73.42	89.50	115.29	132.47	142.50	155.38	170.50	196.45
54	63.62	76.91	94.38	121.72	140.33	151.09	163.97	180.14	207.57
55	67.12	81.80	99.98	128.89	148.21	159.69	174.00	190.51	218.68
56	71.31	86.01	105.58	136.05	156.82	168.98	184.01	201.63	231.27
57	74.81	90.89	111.87	143.91	166.12	179.01	194.05	213.50	243.89
58	79.70	96.49	118.86	153.24	176.86	190.47	206.22	226.09	258.71
59	83.90	102.08	125.86	162.53	187.59	201.93	219.11	240.18	274.27
60	88.79	108.38	133.55	172.56	199.07	214.81	232.72	255.02	290.58
61	94.38	114.66	141.94	183.30	211.23	227.71	247.03	270.59	307.63
62	99.98	121.66	151.02	194.75	224.83	242.03	262.07	286.88	326.18
63	106.28	130.05	160.81	207.65	239.88	258.49	279.97	306.90	347.68
64	113.27	138.45	172.00	221.97	256.34	276.38	299.31	327.65	370.66
65	120.26	147.52	183.17	237.01	274.25	295.72	319.34	349.88	395.11
66	128.66	157.32	195.77	253.48	292.86	315.76	341.54	374.36	421.80
67	136.34	167.80	209.05	270.67	312.90	337.96	365.18	399.56	449.97
68	148.23	181.79	227.25	295.00	340.12	368.05	397.39	435.14	488.53
69	160.11	197.17	246.82	320.79	370.19	400.27	432.49	473.70	531.52
70	173.40	213.94	267.79	348.71	403.13	436.08	470.43	515.21	577.48
71	187.38	232.13	290.87	378.78	438.20	474.73	512.68	561.16	627.88
72	202.77	251.70	316.03	412.44	476.88	516.97	557.79	610.84	682.00
73	218.85	271.29	340.49	444.66	514.83	557.79	601.47	657.54	732.41
74	235.62	292.26	367.76	480.45	555.64	601.47	648.01	707.95	785.79
75	253.81	314.63	396.44	518.41	600.04	649.43	698.85	762.81	842.86
76	272.69	339.11	427.89	559.22	647.31	701.00	753.99	821.38	905.13
77	293.66	365.68	461.46	603.62	698.85	756.14	812.70	884.38	971.11
78	318.14	397.14	502.02	657.33	760.42	822.01	882.16	957.77	1,048.20
79	345.40	430.70	545.36	716.03	827.74	893.61	957.34	1,037.09	1,131.24
80	374.07	467.77	592.92	779.06	900.77	971.65	1,038.95	1,123.08	1,220.92
81	405.53	507.60	645.35	848.50	980.25	1,056.15	1,127.76	1,215.74	1,318.05
82	439.09	550.96	701.30	923.69	1,066.17	1,148.52	1,224.42	1,315.81	1,422.57
83	461.46	579.63	738.33	972.37	1,120.59	1,202.95	1,278.83	1,369.93	1,478.17
84	484.53	608.98	776.80	1,023.21	1,177.16	1,260.22	1,336.12	1,425.53	1,535.99
85	508.30	640.46	818.04	1,077.63	1,236.58	1,319.65	1,396.26	1,484.08	1,596.04
86	534.18	673.33	860.70	1,134.20	1,299.60	1,382.66	1,458.57	1,544.15	1,658.29
87	560.73	708.29	906.15	1,194.36	1,364.77	1,448.55	1,523.73	1,607.16	1,722.79
88	589.42	744.64	953.69	1,257.36	1,434.22	1,517.28	1,591.75	1,673.12	1,790.24
89	618.78	783.09	1,003.33	1,323.24	1,506.54	1,588.88	1,662.62	1,741.33	1,859.94

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.99	$27.89	$32.43	$41.11	$47.17	$50.54	$55.25	$60.83	$72.02
35-39	28.54	33.73	40.21	51.22	59.30	63.36	69.42	76.91	90.21
40-44	35.04	41.52	50.61	65.36	75.48	80.87	88.28	97.89	113.98
45-49	43.46	52.53	63.58	82.90	95.69	103.12	112.55	123.75	144.03
50	49.29	59.03	72.00	93.68	108.49	116.60	127.37	139.83	162.21
51	51.25	61.61	75.24	97.71	113.22	121.97	132.75	146.14	168.51
52	53.18	64.22	78.48	102.42	117.94	127.37	138.15	152.43	175.49
53	56.43	68.12	83.03	108.49	124.68	134.10	146.25	160.81	185.28
54	59.03	71.36	87.57	114.57	132.09	142.19	154.33	169.91	195.77
55	62.27	75.89	92.77	121.31	139.49	150.29	163.77	179.68	206.26
56	66.15	79.79	97.94	128.04	147.60	159.04	173.19	190.18	218.14
57	69.39	84.33	103.78	135.46	156.35	168.48	182.63	201.37	230.04
58	73.94	89.51	110.26	144.23	166.45	179.26	194.09	213.25	244.01
59	77.84	94.70	116.76	152.97	176.56	190.03	206.21	226.54	258.70
60	82.37	100.54	123.88	162.41	187.36	202.18	219.02	240.52	274.08
61	87.57	106.37	131.67	172.51	198.81	214.31	232.49	255.21	290.17
62	92.77	112.86	140.10	183.29	211.61	227.78	246.65	270.59	307.63
63	98.58	120.64	149.19	195.43	225.77	243.28	263.50	289.46	327.91
64	105.08	128.43	159.57	208.92	241.26	260.13	281.70	309.03	349.59
65	111.56	136.86	169.94	223.06	258.11	278.33	300.56	330.01	372.67
66	119.34	145.95	181.61	238.57	275.64	297.19	321.44	353.08	397.84
67	126.49	155.68	193.94	254.75	294.50	318.07	343.70	376.87	424.40
68	137.51	168.64	210.81	277.66	320.11	346.39	374.03	410.42	460.76
69	148.54	182.91	228.98	301.92	348.41	376.72	407.05	446.78	501.31
70	160.86	198.48	248.43	328.20	379.42	410.42	442.75	485.94	544.66
71	173.83	215.34	269.83	356.50	412.44	446.81	482.52	529.28	592.21
72	188.11	233.52	293.19	388.17	448.83	486.55	524.97	576.13	643.25
73	203.03	251.67	315.88	418.50	484.56	524.97	566.08	620.18	690.80
74	218.59	271.14	341.18	452.20	522.97	566.08	609.90	667.73	741.15
75	235.46	291.89	367.79	487.92	564.74	611.23	657.75	719.47	794.97
76	252.97	314.58	396.97	526.32	609.21	659.77	709.64	774.70	853.71
77	272.42	339.24	428.10	568.12	657.75	711.65	764.90	834.13	915.94
78	295.13	368.43	465.73	618.66	715.70	773.67	830.26	903.35	988.65
79	320.43	399.56	505.94	673.91	779.03	841.05	901.02	978.17	1,066.95
80	347.03	433.95	550.06	733.22	847.78	914.50	977.85	1,059.26	1,151.56
81	376.22	470.92	598.71	798.59	922.60	994.03	1,061.41	1,146.67	1,243.17
82	407.35	511.13	650.59	869.35	1,003.46	1,080.96	1,152.40	1,241.06	1,341.74
83	428.10	537.74	684.97	915.18	1,054.67	1,132.18	1,203.60	1,292.11	1,394.17
84	449.52	564.97	720.65	963.02	1,107.93	1,186.09	1,257.52	1,344.55	1,448.72
85	471.56	594.15	758.91	1,014.24	1,163.84	1,242.03	1,314.13	1,399.77	1,505.35
86	495.57	624.65	798.47	1,067.48	1,223.15	1,301.32	1,372.77	1,456.42	1,564.07
87	520.21	657.08	840.64	1,124.10	1,284.47	1,363.34	1,434.10	1,515.84	1,624.91
88	546.80	690.80	884.75	1,183.39	1,349.86	1,428.03	1,498.12	1,578.06	1,688.54
89	574.05	726.47	930.80	1,245.40	1,417.92	1,495.43	1,564.82	1,642.38	1,754.25

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$29.49	$35.97	$41.28	$44.23	$48.35	$54.96	$65.08
35-39	n/a	n/a	36.56	44.81	51.89	55.43	60.73	69.50	81.50
40-44	n/a	n/a	45.99	57.20	66.03	70.77	77.25	88.45	102.99
45-49	n/a	n/a	57.78	72.53	83.73	90.22	98.46	111.83	130.14
50	n/a	n/a	65.44	81.97	94.93	102.01	111.46	126.36	146.58
51	n/a	n/a	68.41	85.50	99.06	106.72	116.17	132.04	152.27
52	n/a	n/a	71.36	89.63	103.19	111.46	120.88	137.75	158.58
53	n/a	n/a	75.48	94.93	109.08	117.35	127.95	145.31	167.43
54	n/a	n/a	79.60	100.24	115.58	124.42	135.03	153.53	176.90
55	n/a	n/a	84.33	106.13	122.06	131.50	143.30	162.37	186.39
56	n/a	n/a	89.04	112.05	129.14	139.16	151.55	171.85	197.13
57	n/a	n/a	94.34	118.53	136.80	147.42	159.81	181.97	207.86
58	n/a	n/a	100.24	126.20	145.66	156.86	169.83	192.71	220.49
59	n/a	n/a	106.13	133.85	154.49	166.29	180.43	204.71	233.77
60	n/a	n/a	112.64	142.12	163.93	176.90	191.65	217.34	247.67
61	n/a	n/a	119.70	150.96	173.95	187.53	203.44	230.62	262.20
62	n/a	n/a	127.37	160.40	185.17	199.32	215.82	244.50	277.99
63	n/a	n/a	135.62	171.01	197.54	212.87	230.57	261.57	296.31
64	n/a	n/a	145.07	182.79	211.11	227.61	246.49	279.26	315.90
65	n/a	n/a	154.49	195.18	225.86	243.54	262.99	298.21	336.75
66	n/a	n/a	165.11	208.74	241.19	260.05	281.28	319.07	359.50
67	n/a	n/a	176.31	222.89	257.68	278.33	300.73	340.54	383.49
68	n/a	n/a	191.65	242.94	280.10	303.10	327.27	370.86	416.35
69	n/a	n/a	208.15	264.17	304.85	329.64	356.16	403.72	453.00
70	n/a	n/a	225.86	287.17	331.99	359.12	387.41	439.11	492.17
71	n/a	n/a	245.31	311.93	360.87	390.96	422.21	478.26	535.13
72	n/a	n/a	266.53	339.65	392.72	425.75	459.36	520.61	581.25
73	n/a	n/a	287.17	366.19	423.98	459.36	495.33	560.40	624.22
74	n/a	n/a	310.16	395.67	457.59	495.33	533.66	603.38	669.70
75	n/a	n/a	334.34	426.92	494.16	534.84	575.53	650.11	718.35
76	n/a	n/a	360.87	460.53	533.07	577.29	620.93	700.04	771.42
77	n/a	n/a	389.18	497.10	575.53	622.70	669.28	753.74	827.65
78	n/a	n/a	423.39	541.33	626.23	676.95	726.47	816.28	893.36
79	n/a	n/a	459.95	589.68	681.66	735.92	788.39	883.88	964.12
80	n/a	n/a	500.05	641.57	741.82	800.19	855.61	957.18	1,040.57
81	n/a	n/a	544.27	698.75	807.27	869.77	928.74	1,036.15	1,123.34
82	n/a	n/a	591.44	760.68	878.03	945.83	1,008.34	1,121.45	1,212.42
83	n/a	n/a	622.70	800.79	922.85	990.65	1,053.15	1,167.57	1,259.80
84	n/a	n/a	655.12	842.64	969.43	1,037.83	1,100.34	1,214.95	1,309.08
85	n/a	n/a	689.92	887.46	1,018.37	1,086.78	1,149.86	1,264.85	1,360.25
86	n/a	n/a	725.88	934.05	1,070.27	1,138.66	1,201.16	1,316.03	1,413.32
87	n/a	n/a	764.22	983.58	1,123.92	1,192.91	1,254.83	1,369.74	1,468.30
88	n/a	n/a	804.32	1,035.47	1,181.12	1,249.53	1,310.85	1,425.96	1,525.79
89	n/a	n/a	846.18	1,089.72	1,240.67	1,308.49	1,369.23	1,484.08	1,585.18

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$27.81	$32.02	$37.07	$44.65	$50.54	$53.91	$58.12	$61.50	$72.45
35-39	32.02	37.07	43.80	53.07	61.50	65.72	71.61	75.82	88.45
40-44	38.75	45.49	53.91	66.56	75.82	81.71	89.29	94.34	109.52
45-49	47.17	56.43	67.40	84.24	96.87	103.62	112.89	119.62	138.99
50	53.07	63.18	76.66	96.03	110.36	117.94	128.89	136.46	157.53
51	55.59	66.56	80.03	100.24	114.57	122.99	133.94	142.36	164.27
52	57.29	69.08	83.40	104.46	119.62	128.89	139.83	148.25	171.01
53	60.64	73.29	89.29	111.20	127.20	136.46	149.09	157.53	181.11
54	64.85	77.50	94.34	117.94	135.62	145.74	157.53	166.80	192.07
55	68.24	82.56	100.24	124.68	144.04	154.17	167.64	177.74	203.86
56	72.45	86.77	106.13	133.10	152.48	164.27	177.74	188.70	215.65
57	76.66	91.82	112.89	140.67	162.59	174.37	188.70	199.65	229.12
58	80.87	98.55	120.47	150.80	172.69	186.16	201.34	213.13	243.46
59	86.77	104.46	128.04	160.90	184.48	198.81	214.81	227.44	259.46
60	91.82	111.20	136.46	171.01	197.13	212.28	229.98	242.62	276.31
61	97.71	118.78	145.74	182.79	210.60	226.60	245.14	258.61	294.00
62	104.46	126.36	155.85	195.43	224.07	241.77	261.14	276.31	313.36
63	112.05	135.62	167.64	210.60	241.77	260.30	281.36	297.37	336.96
64	119.62	145.74	180.27	226.60	261.14	280.52	303.26	320.95	362.23
65	128.89	156.69	193.75	244.30	281.36	302.42	326.86	345.38	390.03
66	138.15	168.48	208.92	262.82	303.26	326.00	352.13	372.34	419.52
67	148.25	181.11	224.91	283.04	326.00	352.13	379.92	400.97	451.52
68	160.90	197.13	245.14	309.15	356.34	384.13	414.45	438.04	491.96
69	174.37	213.97	267.03	336.96	388.34	419.52	452.36	478.49	536.60
70	188.70	232.49	290.63	367.28	424.57	458.27	494.48	521.44	584.62
71	205.55	253.56	315.90	400.97	463.32	500.38	539.13	569.45	636.85
72	222.39	275.45	344.54	437.20	505.44	545.88	588.84	621.69	694.14
73	240.93	298.21	373.19	474.27	547.56	592.21	637.69	673.07	748.05
74	260.30	322.64	404.35	514.70	593.89	641.90	690.76	727.83	807.02
75	281.36	348.75	438.04	557.66	644.43	696.65	748.89	788.48	870.20
76	304.94	378.24	475.11	604.85	698.35	754.78	811.23	852.49	938.42
77	329.38	409.40	514.70	656.23	757.31	818.80	878.62	923.26	1,012.55
78	358.85	445.63	561.87	716.87	828.08	893.77	957.80	1,003.29	1,097.64
79	390.03	486.05	613.27	784.27	904.74	975.49	1,044.57	1,090.90	1,189.45
80	424.57	529.87	669.70	856.71	988.14	1,065.62	1,138.07	1,186.93	1,289.71
81	461.64	577.04	731.21	936.73	1,079.95	1,163.35	1,240.86	1,290.55	1,398.37
82	502.06	629.26	798.59	1,024.34	1,180.19	1,269.48	1,352.88	1,403.42	1,515.47
83	529.03	663.81	844.07	1,081.64	1,245.07	1,335.20	1,418.60	1,465.77	1,581.16
84	557.66	700.03	891.25	1,143.12	1,312.45	1,403.42	1,486.82	1,531.48	1,649.41
85	587.14	738.77	940.94	1,208.00	1,384.06	1,475.87	1,559.27	1,600.55	1,720.16
86	619.16	780.05	994.03	1,276.22	1,459.02	1,550.85	1,635.08	1,672.15	1,794.30
87	652.02	823.01	1,050.46	1,348.67	1,539.04	1,630.87	1,715.11	1,746.29	1,871.79
88	687.39	868.51	1,109.42	1,424.49	1,622.44	1,714.27	1,797.67	1,824.62	1,952.68
89	724.46	915.68	1,171.77	1,505.35	1,710.90	1,802.72	1,885.28	1,906.34	2,036.92

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.14	$30.10	$34.84	$42.41	$48.01	$51.22	$55.23	$59.04	$69.54
35-39	30.10	34.84	41.18	50.42	58.42	62.43	68.03	72.78	84.92
40-44	36.43	42.76	50.67	63.23	72.03	77.63	84.83	90.58	105.14
45-49	44.35	53.05	63.34	80.03	92.03	98.43	107.25	114.83	133.43
50	49.90	59.40	72.06	91.23	104.82	112.05	122.44	131.00	151.22
51	52.27	62.56	75.23	95.24	108.84	116.84	127.24	136.67	157.70
52	53.86	64.93	78.39	99.23	113.64	122.44	132.84	142.32	164.18
53	57.01	68.88	83.93	105.64	120.84	129.64	141.64	151.22	173.87
54	60.97	72.84	88.69	112.05	128.85	138.45	149.64	160.13	184.38
55	64.13	77.62	94.24	118.45	136.84	146.46	159.26	170.63	195.70
56	68.09	81.56	99.77	126.45	144.84	156.05	168.86	181.14	207.02
57	72.06	86.31	106.11	133.64	154.46	165.65	179.26	191.66	219.97
58	76.02	92.64	113.24	143.25	164.06	176.86	191.26	204.61	233.73
59	81.56	98.18	120.35	152.86	175.26	188.86	204.07	218.34	249.09
60	86.31	104.52	128.28	162.46	187.27	201.66	218.47	232.91	265.26
61	91.85	111.64	137.00	173.65	200.07	215.28	232.89	248.27	282.23
62	98.18	118.78	146.49	185.66	212.87	229.67	248.08	265.26	300.83
63	105.33	127.48	157.58	200.07	229.67	247.29	267.30	285.47	323.48
64	112.44	137.00	169.46	215.28	248.08	266.51	288.10	308.10	347.74
65	121.16	147.28	182.13	232.09	267.30	287.30	310.50	331.57	374.44
66	129.86	158.38	196.38	249.69	288.10	309.70	334.52	357.44	402.74
67	139.36	170.25	211.43	268.89	309.70	334.52	360.91	384.93	433.47
68	151.25	185.30	230.42	293.69	338.52	364.93	393.73	420.52	472.28
69	163.92	201.13	251.01	320.11	368.93	398.55	429.74	459.35	515.14
70	177.37	218.55	273.19	348.91	403.35	435.35	469.75	500.59	561.24
71	193.22	238.34	296.94	380.93	440.15	475.36	512.18	546.67	611.37
72	209.05	258.94	323.87	415.35	480.16	518.59	559.39	596.82	666.38
73	226.46	280.32	350.80	450.56	520.17	562.59	605.80	646.15	718.13
74	244.69	303.29	380.09	488.97	564.20	609.80	656.23	698.71	774.74
75	264.49	327.83	411.76	529.78	612.21	661.83	711.44	756.93	835.38
76	286.64	355.55	446.60	574.61	663.43	717.04	770.68	818.40	900.89
77	309.61	384.84	483.81	623.42	719.45	777.86	834.69	886.32	972.05
78	337.33	418.88	528.16	681.03	786.68	849.09	909.90	963.16	1,053.74
79	366.63	456.89	576.46	745.05	859.49	926.72	992.35	1,047.26	1,141.87
80	399.09	498.07	629.53	813.87	938.72	1,012.34	1,081.17	1,139.46	1,238.12
81	433.94	542.42	687.33	889.90	1,025.95	1,105.17	1,178.80	1,238.92	1,342.44
82	471.95	591.50	750.67	973.13	1,121.18	1,206.01	1,285.24	1,347.28	1,454.85
83	497.29	623.99	793.42	1,027.56	1,182.81	1,268.43	1,347.67	1,407.13	1,517.91
84	524.20	658.02	837.78	1,085.97	1,246.83	1,333.25	1,412.49	1,470.22	1,583.43
85	551.92	694.45	884.48	1,147.59	1,314.85	1,402.07	1,481.30	1,536.53	1,651.36
86	582.01	733.25	934.38	1,212.42	1,386.08	1,473.30	1,553.33	1,605.26	1,722.53
87	612.90	773.63	987.43	1,281.23	1,462.10	1,549.33	1,629.36	1,676.44	1,796.92
88	646.15	816.40	1,042.86	1,353.26	1,541.33	1,628.56	1,707.79	1,751.64	1,874.56
89	680.98	860.73	1,101.46	1,430.08	1,625.34	1,712.59	1,791.02	1,830.08	1,955.44

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.20	$27.85	$32.26	$39.73	$44.98	$47.98	$51.74	$55.96	$65.92
35-39	27.85	32.26	38.09	47.25	54.74	58.48	63.72	69.00	80.49
40-44	33.71	39.57	46.91	59.24	67.48	72.72	79.47	85.84	99.65
45-49	41.04	49.10	58.62	74.98	86.21	92.22	100.47	108.85	126.49
50	46.17	54.96	66.69	85.47	98.21	104.96	114.71	124.18	143.34
51	48.36	57.90	69.63	89.21	101.96	109.45	119.21	129.56	149.49
52	49.83	60.09	72.56	92.98	106.46	114.71	124.46	134.91	155.62
53	52.77	63.75	77.68	98.97	113.20	121.45	132.70	143.34	164.81
54	56.42	67.42	82.08	104.96	120.71	129.70	140.19	151.79	174.78
55	59.37	71.82	87.22	110.97	128.20	137.21	149.20	161.75	185.51
56	63.03	75.49	92.34	118.46	135.70	146.19	158.18	171.72	196.24
57	66.69	79.88	98.21	125.19	144.71	155.19	167.94	181.68	208.50
58	70.35	85.74	104.81	134.21	153.70	165.69	179.18	193.96	221.54
59	75.49	90.88	111.39	143.19	164.19	176.93	191.19	206.98	236.10
60	79.88	96.74	118.71	152.20	175.45	188.92	204.67	220.78	251.44
61	85.00	103.34	126.81	162.69	187.43	201.67	218.17	235.34	267.53
62	90.88	109.94	135.58	173.93	199.42	215.17	232.41	251.44	285.16
63	97.48	117.99	145.84	187.43	215.17	231.67	250.41	270.61	306.63
64	104.06	126.81	156.85	201.67	232.41	249.67	269.90	292.07	329.63
65	112.13	136.32	168.57	217.42	250.41	269.16	290.91	314.29	354.92
66	120.18	146.58	181.77	233.91	269.90	290.14	313.39	338.82	381.76
67	128.98	157.57	195.67	251.91	290.14	313.39	338.12	364.90	410.89
68	139.98	171.50	213.26	275.15	317.14	341.88	368.86	398.61	447.69
69	151.70	186.15	232.32	299.89	345.62	373.38	402.60	435.42	488.31
70	164.16	202.27	252.85	326.89	377.87	407.85	440.09	474.51	532.00
71	178.83	220.60	274.84	356.87	412.35	445.35	479.82	518.20	579.53
72	193.48	239.64	299.76	389.10	449.84	485.83	524.07	565.74	631.66
73	209.59	259.45	324.67	422.11	487.33	527.07	567.54	612.51	680.73
74	226.46	280.70	351.78	458.09	528.56	571.29	614.79	662.33	734.38
75	244.78	303.41	381.10	496.32	573.55	620.02	666.51	717.51	791.88
76	265.30	329.06	413.34	538.30	621.53	671.75	722.00	775.77	853.97
77	286.56	356.18	447.79	584.05	674.00	728.73	781.97	840.17	921.42
78	312.20	387.69	488.82	638.02	736.99	795.46	852.44	913.00	998.85
79	339.32	422.87	533.55	697.99	805.20	868.19	929.66	992.71	1,082.40
80	369.37	460.99	582.64	762.47	879.43	948.42	1,012.89	1,080.10	1,173.62
81	401.63	502.02	636.16	833.69	961.15	1,035.37	1,104.36	1,174.39	1,272.51
82	436.80	547.46	694.78	911.67	1,050.37	1,129.83	1,204.06	1,277.11	1,379.08
83	460.25	577.51	734.34	962.65	1,108.10	1,188.32	1,262.54	1,333.84	1,438.85
84	485.16	609.03	775.40	1,017.38	1,168.08	1,249.06	1,323.28	1,393.65	1,500.96
85	510.81	642.74	818.62	1,075.11	1,231.81	1,313.52	1,387.76	1,456.50	1,565.35
86	538.68	678.64	864.81	1,135.85	1,298.52	1,380.24	1,455.22	1,521.65	1,632.82
87	567.26	716.02	913.89	1,200.32	1,369.76	1,451.48	1,526.45	1,589.11	1,703.33
88	598.02	755.60	965.21	1,267.79	1,443.98	1,525.70	1,599.92	1,660.39	1,776.93
89	630.28	796.64	1,019.45	1,339.76	1,522.70	1,604.42	1,677.89	1,734.77	1,853.59

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.07	$26.56	$30.76	$37.95	$42.96	$45.83	$49.41	$54.12	$63.75
35-39	26.56	30.76	36.35	45.11	52.29	55.86	60.87	66.72	77.84
40-44	32.16	37.76	44.76	56.56	64.45	69.46	75.90	83.02	96.37
45-49	39.14	46.84	55.93	71.61	82.34	88.08	95.94	105.25	122.31
50	44.05	52.44	63.62	81.63	93.80	100.24	109.56	120.09	138.61
51	46.15	55.24	66.42	85.21	97.37	104.53	113.86	125.28	144.57
52	47.55	57.34	69.22	88.79	101.67	109.56	118.86	130.47	150.50
53	50.33	60.83	74.10	94.52	108.11	116.00	126.73	138.61	159.38
54	53.83	64.31	78.30	100.24	115.29	123.88	133.90	146.78	169.02
55	56.63	68.53	83.21	105.98	122.44	131.04	142.50	156.41	179.39
56	60.13	72.02	88.10	113.14	129.60	139.62	151.09	166.05	189.77
57	63.62	76.21	93.70	119.57	138.20	148.21	160.40	175.68	201.63
58	67.12	81.80	99.98	128.17	146.78	158.25	171.13	187.55	214.23
59	72.02	86.69	106.28	136.76	156.82	168.98	182.58	200.16	228.33
60	76.21	92.29	113.27	145.36	167.55	180.43	195.49	213.50	243.16
61	81.10	98.58	120.97	155.38	179.01	192.62	208.36	227.58	258.71
62	86.69	104.87	129.35	166.12	190.47	205.50	221.97	243.16	275.77
63	93.00	112.56	139.14	179.01	205.50	221.26	239.16	261.69	296.52
64	99.27	120.97	149.63	192.62	221.97	238.45	257.77	282.43	318.75
65	106.97	130.05	160.81	207.65	239.16	257.06	277.83	303.94	343.23
66	114.66	139.83	173.40	223.39	257.77	277.11	299.31	327.65	369.18
67	123.06	150.32	186.69	240.59	277.11	299.31	322.92	352.86	397.34
68	133.55	163.62	203.45	262.78	302.89	326.52	352.28	385.48	432.92
69	144.72	177.60	221.65	286.42	330.10	356.59	384.51	421.07	472.21
70	156.62	192.97	241.22	312.18	360.89	389.52	420.31	458.87	514.47
71	170.59	210.46	262.20	340.83	393.81	425.32	458.27	501.12	560.43
72	184.59	228.62	285.97	371.63	429.62	463.99	500.52	547.09	610.84
73	199.96	247.51	309.74	403.13	465.42	503.37	542.04	592.32	658.29
74	216.05	267.79	335.60	437.49	504.80	545.61	587.14	640.49	710.18
75	233.53	289.46	363.59	474.01	547.76	592.15	636.55	693.86	765.77
76	253.10	313.94	394.35	514.13	593.59	641.56	689.54	750.20	825.81
77	273.38	339.80	427.21	557.79	643.73	695.97	746.83	812.47	891.05
78	297.86	369.87	466.35	609.33	703.87	759.71	814.13	882.90	965.93
79	323.74	403.43	509.01	666.63	769.02	829.17	887.88	959.99	1,046.72
80	352.39	439.80	555.85	728.20	839.92	905.77	967.36	1,044.50	1,134.93
81	383.16	478.94	606.91	796.23	917.96	988.84	1,054.73	1,135.67	1,230.57
82	416.72	522.28	662.84	870.70	1,003.16	1,079.06	1,149.95	1,235.02	1,333.61
83	439.09	550.96	700.59	919.39	1,058.30	1,134.92	1,205.80	1,289.88	1,391.42
84	462.86	581.01	739.75	971.65	1,115.59	1,192.91	1,263.80	1,347.70	1,451.48
85	487.33	613.18	780.99	1,026.79	1,176.45	1,254.49	1,325.37	1,408.47	1,513.74
86	513.90	647.45	825.05	1,084.79	1,240.18	1,318.21	1,389.82	1,471.49	1,578.99
87	541.17	683.10	871.88	1,146.36	1,308.19	1,386.24	1,457.85	1,536.73	1,647.17
88	570.53	720.87	920.83	1,210.81	1,379.08	1,457.14	1,528.01	1,605.67	1,718.35
89	601.29	760.01	972.57	1,279.55	1,454.26	1,532.31	1,602.49	1,677.59	1,792.49

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.41	$24.65	$28.54	$35.73	$40.44	$43.13	$46.51	$51.04	$60.13
35-39	24.65	28.54	33.73	42.46	49.20	52.58	57.29	62.93	73.42
40-44	29.84	35.04	41.52	53.24	60.64	65.36	71.43	78.30	90.89
45-49	36.32	43.46	51.89	67.40	77.50	82.90	90.30	99.27	115.37
50	40.87	48.64	59.03	76.83	88.28	94.34	103.12	113.27	130.74
51	42.81	51.25	61.61	80.20	91.65	98.39	107.16	118.17	136.34
52	44.11	53.18	64.22	83.56	95.69	103.12	111.87	123.06	141.94
53	46.70	56.43	68.76	88.95	101.77	109.18	119.28	130.74	150.32
54	49.94	59.67	72.65	94.34	108.49	116.60	126.02	138.45	159.42
55	52.53	63.58	77.18	99.75	115.24	123.33	134.10	147.52	169.20
56	55.79	66.82	81.72	106.48	121.97	131.41	142.19	156.62	178.99
57	59.03	70.70	86.92	112.55	130.07	139.49	150.96	165.70	190.18
58	62.27	75.89	92.77	120.63	138.15	148.94	161.07	176.90	202.07
59	66.82	80.44	98.58	128.72	147.60	159.04	171.85	188.79	215.35
60	70.70	85.62	105.08	136.82	157.70	169.82	183.99	201.37	229.33
61	75.24	91.46	112.22	146.25	168.48	181.30	196.11	214.65	244.01
62	80.44	97.30	120.00	156.35	179.26	193.42	208.92	229.33	260.09
63	86.27	104.43	129.09	168.48	193.42	208.24	225.09	246.82	279.67
64	92.10	112.22	138.82	181.30	208.92	224.41	242.62	266.39	300.65
65	99.25	120.64	149.19	195.43	225.09	241.94	261.48	286.67	323.74
66	106.37	129.73	160.86	210.26	242.62	260.80	281.70	309.03	348.19
67	114.16	139.45	173.18	226.43	260.80	281.70	303.94	332.80	374.76
68	123.88	151.78	188.76	247.33	285.07	307.30	331.57	363.59	408.32
69	134.27	164.75	205.62	269.56	310.67	335.62	361.90	397.14	445.38
70	145.30	179.03	223.78	293.82	339.65	366.62	395.58	432.80	485.24
71	158.27	195.24	243.25	320.79	370.66	400.32	431.30	472.65	528.58
72	171.25	212.10	265.30	349.78	404.35	436.71	471.06	516.01	576.13
73	185.51	229.62	287.35	379.42	438.04	473.78	510.15	558.65	620.89
74	200.44	248.43	311.34	411.76	475.11	513.52	552.61	604.10	669.82
75	216.65	268.54	337.30	446.13	515.54	557.32	599.11	654.43	722.26
76	234.81	291.25	365.83	483.88	558.67	603.82	648.98	707.57	778.89
77	253.61	315.24	396.32	524.97	605.84	655.03	702.90	766.31	840.42
78	276.32	343.13	432.64	573.51	662.46	715.02	766.24	832.73	911.05
79	300.34	374.27	472.21	627.41	723.78	780.40	835.65	905.44	987.25
80	326.91	408.00	515.67	685.37	790.51	852.49	910.47	985.16	1,070.46
81	355.46	444.32	563.04	749.39	863.95	930.67	992.69	1,071.15	1,160.65
82	386.59	484.53	614.92	819.47	944.16	1,015.58	1,082.30	1,164.84	1,257.83
83	407.35	511.13	649.94	865.31	996.06	1,068.17	1,134.87	1,216.58	1,312.36
84	429.40	539.01	686.27	914.50	1,049.96	1,122.74	1,189.45	1,271.13	1,369.00
85	452.09	568.85	724.53	966.40	1,107.24	1,180.69	1,247.42	1,328.44	1,427.74
86	476.75	600.65	765.40	1,020.97	1,167.22	1,240.67	1,308.07	1,387.89	1,489.26
87	502.05	633.73	808.86	1,078.94	1,231.23	1,304.69	1,372.08	1,449.41	1,553.58
88	529.29	668.74	854.26	1,139.59	1,297.96	1,371.42	1,438.13	1,514.44	1,620.73
89	557.83	705.08	902.26	1,204.29	1,368.71	1,442.17	1,508.22	1,582.27	1,690.63

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$25.95	$31.25	$35.38	$37.75	$40.69	$46.12	$54.33
35-39	n/a	n/a	30.67	37.16	43.05	45.99	50.12	56.86	66.35
40-44	n/a	n/a	37.75	46.58	53.07	57.20	62.50	70.77	82.13
45-49	n/a	n/a	47.17	58.96	67.82	72.53	79.02	89.72	104.26
50	n/a	n/a	53.66	67.23	77.25	82.56	90.22	102.36	118.14
51	n/a	n/a	56.02	70.18	80.19	86.09	93.76	106.78	123.21
52	n/a	n/a	58.37	73.12	83.73	90.22	97.89	111.20	128.26
53	n/a	n/a	62.50	77.84	89.04	95.52	104.37	118.14	135.84
54	n/a	n/a	66.03	82.56	94.93	102.01	110.26	125.10	144.06
55	n/a	n/a	70.18	87.27	100.83	107.92	117.35	133.31	152.90
56	n/a	n/a	74.30	93.17	106.72	114.99	124.42	141.53	161.74
57	n/a	n/a	79.02	98.46	113.81	122.06	132.09	149.73	171.85
58	n/a	n/a	84.33	105.54	120.88	130.32	140.94	159.85	182.58
59	n/a	n/a	89.63	112.64	129.14	139.16	150.37	170.58	194.61
60	n/a	n/a	95.52	119.70	138.00	148.60	160.98	181.97	207.24
61	n/a	n/a	102.01	127.95	147.42	158.63	171.60	193.96	220.49
62	n/a	n/a	109.08	136.80	156.86	169.23	182.79	207.24	235.03
63	n/a	n/a	117.35	147.42	169.23	182.22	196.96	223.02	252.72
64	n/a	n/a	126.20	158.63	182.79	196.37	212.28	240.72	271.67
65	n/a	n/a	135.62	171.01	196.96	211.70	228.81	259.03	292.52
66	n/a	n/a	146.25	183.97	212.28	228.19	246.49	279.26	314.65
67	n/a	n/a	157.44	198.13	228.19	246.49	265.94	300.73	338.64
68	n/a	n/a	171.60	216.40	249.43	268.89	290.11	328.54	368.98
69	n/a	n/a	186.91	235.87	271.83	293.66	316.64	358.87	402.44
70	n/a	n/a	203.44	257.09	297.19	320.79	346.13	391.08	438.48
71	n/a	n/a	221.13	280.69	324.32	350.27	377.40	427.09	477.63
72	n/a	n/a	241.19	306.04	353.80	382.11	412.19	466.27	520.61
73	n/a	n/a	261.23	331.99	383.29	414.54	446.39	504.80	561.05
74	n/a	n/a	283.04	360.28	415.72	449.33	483.54	545.88	605.27
75	n/a	n/a	306.63	390.36	451.11	487.67	524.23	591.36	652.65
76	n/a	n/a	332.58	423.39	488.84	528.36	567.87	639.38	703.83
77	n/a	n/a	360.28	459.36	530.12	573.17	615.04	692.44	759.42
78	n/a	n/a	393.30	501.81	579.66	625.64	670.46	752.47	823.24
79	n/a	n/a	429.28	548.98	633.31	682.85	731.21	818.19	892.09
80	n/a	n/a	468.79	599.69	691.69	745.95	796.65	890.20	967.28
81	n/a	n/a	511.84	655.71	755.96	814.34	868.60	967.91	1,048.78
82	n/a	n/a	559.01	717.05	826.14	888.64	947.01	1,052.57	1,136.60
83	n/a	n/a	590.85	757.15	871.54	934.63	993.02	1,099.32	1,185.87
84	n/a	n/a	623.89	800.19	918.72	982.40	1,040.78	1,148.62	1,237.07
85	n/a	n/a	658.65	845.60	968.84	1,033.12	1,091.49	1,200.42	1,290.13
86	n/a	n/a	695.81	893.36	1,021.31	1,085.60	1,144.56	1,254.12	1,345.72
87	n/a	n/a	735.33	944.06	1,077.34	1,141.61	1,200.57	1,309.71	1,403.85
88	n/a	n/a	776.59	997.15	1,135.71	1,199.98	1,258.37	1,368.46	1,464.51
89	n/a	n/a	820.25	1,053.74	1,197.62	1,261.91	1,319.71	1,429.76	1,527.70

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.89	$25.28	$28.65	$33.70	$37.07	$39.59	$42.96	$45.49	$53.91
35-39	23.60	26.96	31.17	37.07	42.12	44.65	48.86	51.38	61.50
40-44	26.96	31.17	36.23	43.80	49.70	53.07	58.12	61.50	74.14
45-49	32.02	37.91	44.65	54.75	62.34	67.40	74.14	78.35	94.34
50	36.23	42.12	50.54	62.34	70.77	76.66	84.24	89.29	106.13
51	37.07	43.80	53.07	64.85	74.14	80.03	87.61	92.66	111.20
52	38.75	45.49	54.75	67.40	77.50	83.40	90.98	96.87	115.41
53	41.28	48.86	58.12	72.45	82.56	89.29	97.71	103.62	122.99
54	43.80	52.22	62.34	77.50	88.45	95.19	104.46	111.20	131.41
55	46.33	55.59	66.56	82.56	94.34	101.92	112.05	118.78	139.83
56	49.70	58.96	70.77	88.45	101.08	108.68	119.62	126.36	149.09
57	52.22	63.18	75.82	94.34	107.84	116.26	127.20	135.62	159.22
58	56.43	67.40	81.71	101.92	116.26	125.52	137.31	145.74	171.01
59	60.64	72.45	88.45	109.52	125.52	135.62	148.25	156.69	183.65
60	64.85	77.50	95.19	117.94	135.62	145.74	159.22	169.32	197.13
61	69.08	83.40	101.92	127.20	145.74	157.53	171.85	181.95	212.28
62	74.14	90.13	110.36	137.31	157.53	169.32	185.32	196.29	227.44
63	80.87	97.71	119.62	149.96	171.85	185.32	201.34	213.97	247.67
64	87.61	106.13	130.57	163.43	187.00	202.18	219.86	232.49	269.56
65	95.19	115.41	142.36	177.74	204.71	220.70	240.09	253.56	292.31
66	102.76	125.52	155.01	193.75	223.23	240.93	261.98	277.15	318.43
67	112.05	136.46	168.48	211.44	243.46	262.82	285.58	301.58	346.22
68	122.99	150.80	186.16	234.19	269.56	290.63	315.90	333.59	381.61
69	134.78	165.95	205.55	258.61	298.21	321.79	348.75	368.98	420.36
70	148.25	182.79	226.60	286.42	329.38	356.34	385.82	407.72	463.32
71	163.43	201.34	250.19	315.90	364.76	394.25	427.09	450.68	510.49
72	179.43	221.55	276.31	349.59	403.51	436.37	471.74	498.69	562.73
73	196.29	241.77	302.42	383.29	441.42	477.63	516.39	544.18	611.57
74	213.97	264.51	331.07	419.52	483.54	522.28	564.40	593.89	665.49
75	234.19	289.79	362.23	459.95	529.87	571.99	617.48	648.64	722.78
76	255.25	316.73	396.76	503.76	580.41	626.74	674.75	708.45	785.96
77	278.83	346.22	433.83	551.77	636.01	686.55	737.93	773.33	854.19
78	303.26	376.55	473.42	601.47	692.44	747.20	801.95	838.18	923.26
79	328.54	409.40	515.54	656.23	754.78	812.91	871.04	908.95	997.40
80	357.18	445.63	561.03	715.19	823.01	884.51	946.86	984.76	1,076.59
81	387.50	484.38	611.57	780.05	896.31	962.86	1,028.56	1,067.30	1,163.35
82	420.36	526.50	666.33	849.97	977.17	1,047.94	1,117.01	1,156.62	1,256.01
83	452.36	567.78	719.40	919.05	1,053.83	1,127.97	1,198.74	1,236.64	1,341.94
84	486.91	612.41	777.54	994.03	1,138.07	1,213.89	1,287.19	1,322.55	1,432.91
85	523.96	660.44	839.86	1,074.89	1,228.21	1,305.71	1,380.69	1,414.38	1,529.78
86	564.40	712.66	907.25	1,161.67	1,325.09	1,405.12	1,481.77	1,512.10	1,633.40
87	607.36	768.26	979.70	1,256.85	1,430.39	1,512.10	1,590.44	1,617.39	1,744.59
88	652.86	828.08	1,058.88	1,358.78	1,543.26	1,626.66	1,706.68	1,729.44	1,863.37
89	702.56	892.93	1,143.97	1,469.14	1,665.40	1,750.50	1,832.21	1,849.89	1,989.73

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.59	$23.76	$26.92	$32.02	$35.21	$37.61	$40.81	$43.67	$51.76
35-39	22.18	25.33	29.29	35.21	40.01	42.41	46.42	49.32	59.04
40-44	25.33	29.29	34.05	41.61	47.21	50.42	55.23	59.04	71.18
45-49	30.10	35.64	41.98	52.01	59.21	64.01	70.43	75.21	90.58
50	34.05	39.59	47.51	59.21	67.23	72.83	80.03	85.71	101.90
51	34.84	41.18	49.90	61.61	70.43	76.02	83.24	88.95	106.74
52	36.43	42.76	51.47	64.01	73.62	79.23	86.43	93.00	110.79
53	38.80	45.94	54.64	68.82	78.44	84.83	92.82	99.48	118.07
54	41.18	49.09	58.60	73.62	84.03	90.44	99.23	106.74	126.15
55	43.55	52.27	62.56	78.44	89.63	96.83	106.45	114.02	134.24
56	46.73	55.43	66.52	84.03	96.03	103.24	113.64	121.31	143.14
57	49.09	59.40	71.27	89.63	102.45	110.44	120.84	130.20	152.86
58	53.05	63.34	76.80	96.83	110.44	119.25	130.45	139.91	164.18
59	57.01	68.09	83.15	104.03	119.25	128.85	140.85	150.41	176.30
60	60.97	72.84	89.49	112.05	128.85	138.45	151.25	162.54	189.25
61	64.93	78.39	95.81	120.84	138.45	149.64	163.26	174.67	203.78
62	69.69	84.73	103.72	130.45	149.64	160.85	176.06	188.43	218.34
63	76.02	91.85	112.44	142.46	163.26	176.06	191.26	205.42	237.75
64	82.35	99.77	122.74	155.26	177.65	192.07	208.87	223.21	258.78
65	89.49	108.48	133.82	168.86	194.47	209.67	228.07	243.41	280.61
66	96.60	117.99	145.71	184.06	212.07	228.87	248.89	266.06	305.69
67	105.33	128.28	158.38	200.87	231.27	249.69	271.29	289.52	332.38
68	115.61	141.75	175.00	222.48	256.09	276.08	300.11	320.24	366.36
69	126.70	155.99	193.22	245.68	283.31	305.70	331.32	354.22	403.53
70	139.36	171.82	213.01	272.10	312.90	338.52	366.53	391.41	444.79
71	153.62	189.26	235.18	300.11	346.54	374.54	405.74	432.65	490.07
72	168.67	208.25	259.73	332.11	383.33	414.55	448.15	478.75	540.22
73	184.50	227.26	284.28	364.13	419.34	453.75	490.58	522.42	587.11
74	201.13	248.64	311.20	398.55	459.36	496.17	536.19	570.14	638.86
75	220.14	272.40	340.49	436.94	503.37	543.39	586.61	622.70	693.87
76	239.93	297.74	372.97	478.58	551.38	595.40	641.01	680.11	754.52
77	262.10	325.44	407.81	524.19	604.21	652.22	701.05	742.40	820.02
78	285.06	353.95	445.01	571.40	657.81	709.84	761.85	804.65	886.32
79	308.83	384.84	484.61	623.42	717.04	772.26	827.49	872.59	957.50
80	335.75	418.88	527.36	679.43	781.87	840.29	899.50	945.36	1,033.52
81	364.25	455.32	574.87	741.06	851.49	914.72	977.13	1,024.62	1,116.81
82	395.13	494.91	626.35	807.47	928.31	995.54	1,061.16	1,110.35	1,205.77
83	425.22	533.71	676.24	873.10	1,001.14	1,071.56	1,138.79	1,187.17	1,288.25
84	457.69	575.67	730.88	944.32	1,081.17	1,153.19	1,222.82	1,269.65	1,375.59
85	492.52	620.81	789.46	1,021.15	1,166.80	1,240.42	1,311.64	1,357.80	1,468.59
86	530.55	669.91	852.82	1,103.58	1,258.83	1,334.87	1,407.68	1,451.61	1,568.07
87	570.92	722.16	920.94	1,194.00	1,358.88	1,436.49	1,510.92	1,552.70	1,674.82
88	613.69	778.39	995.35	1,290.85	1,466.10	1,545.33	1,621.36	1,660.26	1,788.84
89	660.41	839.36	1,075.33	1,395.68	1,582.14	1,662.98	1,740.61	1,775.90	1,910.14

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.06	$21.99	$24.92	$29.99	$32.99	$35.23	$38.24	$41.40	$49.07
35-39	20.53	23.44	27.11	32.99	37.48	39.73	43.49	46.76	55.96
40-44	23.44	27.11	31.52	38.98	44.24	47.25	51.74	55.96	67.46
45-49	27.85	32.98	38.85	48.73	55.47	59.99	65.98	71.29	85.84
50	31.52	36.64	43.97	55.47	62.98	68.21	74.98	81.25	96.58
51	32.26	38.09	46.17	57.73	65.98	71.22	77.98	84.33	101.19
52	33.71	39.57	47.64	59.99	68.97	74.22	80.97	88.16	105.02
53	35.92	42.51	50.57	64.47	73.47	79.47	86.97	94.30	111.92
54	38.09	45.44	54.24	68.97	78.72	84.73	92.98	101.19	119.58
55	40.31	48.36	57.90	73.47	83.96	90.72	99.72	108.09	127.24
56	43.24	51.29	61.56	78.72	89.97	96.71	106.46	114.99	135.69
57	45.44	54.96	65.97	83.96	95.98	103.47	113.20	123.41	144.88
58	49.10	58.62	71.08	90.72	103.47	111.71	122.20	132.62	155.62
59	52.77	63.03	76.95	97.46	111.71	120.71	131.96	142.57	167.13
60	56.42	67.42	82.82	104.96	120.71	129.70	141.71	154.08	179.38
61	60.09	72.56	88.67	113.20	129.70	140.19	152.94	165.58	193.18
62	64.50	78.40	96.01	122.20	140.19	150.69	164.94	178.61	206.98
63	70.35	85.00	104.06	133.46	152.94	164.94	179.18	194.70	225.37
64	76.23	92.34	113.60	145.45	166.43	179.93	195.67	211.57	245.31
65	82.82	100.40	123.86	158.18	182.19	196.43	213.67	230.73	266.01
66	89.41	109.20	134.86	172.44	198.69	214.43	233.16	252.21	289.78
67	97.48	118.71	146.58	188.18	216.69	233.91	254.16	274.44	315.06
68	107.00	131.19	161.97	208.44	239.92	258.65	281.16	303.55	347.27
69	117.26	144.37	178.83	230.16	265.42	286.39	310.39	335.77	382.52
70	128.98	159.02	197.15	254.91	293.15	317.14	343.38	371.03	421.62
71	142.18	175.17	217.67	281.16	324.64	350.88	380.11	410.12	464.54
72	156.11	192.75	240.39	311.14	359.12	388.37	419.84	453.80	512.08
73	170.76	210.34	263.10	341.12	392.87	425.08	459.59	495.20	556.54
74	186.15	230.13	288.03	373.38	430.34	464.83	502.32	540.44	605.59
75	203.75	252.12	315.15	409.36	471.57	509.07	549.56	590.26	657.73
76	222.07	275.56	345.19	448.34	516.57	557.81	600.53	644.70	715.23
77	242.58	301.22	377.43	491.08	566.06	611.03	656.75	703.72	777.31
78	263.83	327.59	411.87	535.30	616.27	665.00	713.73	762.75	840.17
79	285.83	356.18	448.51	584.05	671.75	723.48	775.23	827.13	907.64
80	310.74	387.69	488.10	636.52	732.48	787.22	842.70	896.13	979.69
81	337.12	421.40	532.06	694.25	797.71	856.95	915.41	971.26	1,058.64
82	365.70	458.06	579.70	756.47	869.69	932.68	994.14	1,052.52	1,142.96
83	393.55	493.96	625.89	817.95	937.91	1,003.89	1,066.87	1,125.35	1,221.16
84	423.61	532.80	676.47	884.68	1,012.89	1,080.35	1,145.60	1,203.54	1,303.94
85	455.85	574.58	730.67	956.64	1,093.10	1,162.07	1,228.80	1,287.08	1,392.10
86	491.04	620.01	789.30	1,033.88	1,179.34	1,250.55	1,318.77	1,376.01	1,486.39
87	528.41	668.37	852.35	1,118.59	1,273.05	1,345.77	1,415.50	1,471.83	1,587.59
88	567.98	720.42	921.23	1,209.32	1,373.50	1,447.72	1,518.95	1,573.79	1,695.67
89	611.22	776.86	995.26	1,307.53	1,482.22	1,557.94	1,630.67	1,683.40	1,810.64

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.17	$20.97	$23.77	$28.65	$31.51	$33.65	$36.51	$40.03	$47.45
35-39	19.59	22.37	25.87	31.51	35.80	37.95	41.53	45.22	54.12
40-44	22.37	25.87	30.08	37.23	42.25	45.11	49.41	54.12	65.25
45-49	26.56	31.46	37.07	46.54	52.99	57.29	63.02	68.96	83.02
50	30.08	34.96	41.96	52.99	60.14	65.15	71.61	78.57	93.40
51	30.76	36.35	44.05	55.12	63.02	68.03	74.48	81.54	97.84
52	32.16	37.76	45.45	57.29	65.88	70.90	77.33	85.25	101.56
53	34.25	40.56	48.25	61.57	70.18	75.90	83.06	91.19	108.23
54	36.35	43.34	51.74	65.88	75.18	80.91	88.79	97.84	115.64
55	38.45	46.15	55.24	70.18	80.19	86.64	95.24	104.52	123.06
56	41.25	48.94	58.73	75.18	85.92	92.37	101.67	111.20	131.20
57	43.34	52.44	62.93	80.19	91.66	98.82	108.11	119.34	140.12
58	46.84	55.93	67.82	86.64	98.82	106.70	116.72	128.25	150.50
59	50.33	60.13	73.42	93.09	106.70	115.29	126.02	137.88	161.62
60	53.83	64.31	79.01	100.24	115.29	123.88	135.33	149.00	173.47
61	57.34	69.22	84.59	108.11	123.88	133.90	146.08	160.11	186.79
62	61.53	74.81	91.59	116.72	133.90	143.91	157.53	172.73	200.16
63	67.12	81.10	99.27	127.46	146.08	157.53	171.13	188.30	217.95
64	72.72	88.10	108.38	138.90	158.96	171.85	186.89	204.61	237.23
65	79.01	95.78	118.17	151.09	174.00	187.59	204.07	223.13	257.22
66	85.30	104.18	128.66	164.69	189.74	204.78	222.69	243.89	280.21
67	93.00	113.27	139.83	179.71	206.93	223.39	242.74	265.39	304.68
68	102.08	125.15	154.52	199.07	229.12	247.03	268.53	293.56	335.82
69	111.87	137.73	170.59	219.82	253.48	273.53	296.44	324.71	369.91
70	123.06	151.72	188.08	243.46	279.97	302.89	327.95	358.80	407.72
71	135.65	167.10	207.65	268.53	310.06	335.11	363.03	396.61	449.22
72	148.94	183.89	229.33	297.15	342.98	370.92	400.97	438.86	495.20
73	162.92	200.66	251.01	325.80	375.20	405.98	438.92	478.88	538.18
74	177.60	219.55	274.78	356.59	411.01	443.93	479.73	522.62	585.63
75	194.39	240.52	300.65	390.95	450.39	486.19	524.86	570.81	636.05
76	211.86	262.90	329.31	428.19	493.35	532.73	573.53	623.43	691.64
77	231.42	287.35	360.08	469.00	540.61	583.57	627.25	680.53	751.68
78	251.70	312.52	392.93	511.25	588.57	635.12	681.66	737.59	812.47
79	272.69	339.80	427.89	557.79	641.56	690.97	740.38	799.88	877.71
80	296.46	369.87	465.66	607.93	699.55	751.84	804.82	866.59	947.40
81	321.63	402.04	507.60	663.05	761.86	818.44	874.28	939.22	1,023.74
82	348.90	437.00	553.05	722.48	830.60	890.74	949.46	1,017.82	1,105.29
83	375.46	471.26	597.12	781.18	895.75	958.77	1,018.92	1,088.25	1,180.91
84	404.12	508.30	645.35	844.92	967.36	1,031.80	1,094.11	1,163.86	1,260.95
85	434.90	548.16	697.09	913.66	1,043.98	1,109.85	1,173.58	1,244.65	1,346.21
86	468.45	591.52	753.02	987.41	1,126.33	1,194.36	1,259.51	1,330.65	1,437.40
87	504.12	637.65	813.16	1,068.32	1,215.83	1,285.29	1,351.88	1,423.31	1,535.25
88	541.87	687.30	878.87	1,154.96	1,311.77	1,382.66	1,450.68	1,521.90	1,639.76
89	583.12	741.15	949.51	1,248.76	1,415.58	1,487.93	1,557.38	1,627.91	1,750.96

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.87	$19.45	$22.06	$26.96	$29.66	$31.67	$34.37	$37.76	$44.76
35-39	18.17	20.75	23.99	29.66	33.70	35.73	39.09	42.65	51.04
40-44	20.75	23.99	27.89	35.04	39.76	42.46	46.51	51.04	61.53
45-49	24.65	29.19	34.39	43.80	49.87	53.91	59.30	65.04	78.30
50	27.89	32.43	38.92	49.87	56.61	61.32	67.40	74.10	88.10
51	28.54	33.73	40.87	51.88	59.30	64.01	70.09	76.91	92.29
52	29.84	35.04	42.16	53.91	62.01	66.72	72.78	80.41	95.78
53	31.78	37.63	44.76	57.95	66.05	71.43	78.17	86.01	102.08
54	33.73	40.21	48.00	62.01	70.77	76.16	83.56	92.29	109.07
55	35.67	42.81	51.25	66.05	75.48	81.54	89.63	98.58	116.06
56	38.28	45.40	54.49	70.77	80.87	86.93	95.69	104.87	123.75
57	40.21	48.64	58.37	75.48	86.27	93.00	101.77	112.56	132.15
58	43.46	51.89	62.91	81.54	93.00	100.41	109.85	120.97	141.94
59	46.70	55.79	68.12	87.61	100.41	108.49	118.61	130.05	152.43
60	49.94	59.67	73.30	94.34	108.49	116.60	127.37	140.54	163.62
61	53.18	64.22	78.48	101.77	116.60	126.02	137.48	151.02	176.19
62	57.09	69.39	84.98	109.85	126.02	135.46	148.25	162.92	188.79
63	62.27	75.24	92.10	119.97	137.48	148.25	161.07	177.60	205.56
64	67.46	81.72	100.54	130.74	149.60	161.74	175.89	192.97	223.73
65	73.30	88.86	109.62	142.19	163.77	176.56	192.07	210.46	242.62
66	79.13	96.65	119.34	155.01	178.58	192.73	209.58	230.04	264.29
67	86.27	105.08	129.73	169.15	194.77	210.26	228.47	250.32	287.35
68	94.70	116.10	143.36	187.36	215.65	232.49	252.72	276.87	316.73
69	103.78	127.78	158.27	206.89	238.57	257.43	279.01	306.25	348.90
70	114.16	140.75	174.49	229.12	263.50	285.07	308.65	338.42	384.55
71	125.85	155.03	192.64	252.72	291.80	315.40	341.67	374.07	423.71
72	138.17	170.59	212.76	279.67	322.81	349.09	377.40	413.91	467.06
73	151.14	186.15	232.86	306.63	353.12	382.11	413.11	451.67	507.60
74	164.75	203.68	254.93	335.62	386.82	417.83	451.52	492.93	552.36
75	180.34	223.13	278.92	367.96	423.89	457.59	493.98	538.38	599.91
76	196.55	243.88	305.52	403.01	464.33	501.40	539.81	588.01	652.34
77	214.69	266.59	334.06	441.42	508.81	549.24	590.35	641.85	708.98
78	233.52	289.93	364.52	481.19	553.95	597.76	641.56	695.70	766.31
79	252.97	315.24	396.97	524.97	603.82	650.32	696.83	754.42	827.84
80	275.03	343.13	432.00	572.16	658.40	707.61	757.48	817.36	893.57
81	298.37	372.97	470.92	624.05	717.05	770.28	822.85	885.87	965.57
82	323.67	405.41	513.08	679.98	781.75	838.36	893.61	959.99	1,042.49
83	348.31	437.19	553.95	735.23	843.07	902.38	958.99	1,026.41	1,113.82
84	374.92	471.56	598.71	795.22	910.47	971.11	1,029.76	1,097.72	1,189.32
85	403.45	508.54	646.70	859.92	982.56	1,044.57	1,104.55	1,173.93	1,269.72
86	434.58	548.74	698.58	929.33	1,060.07	1,124.10	1,185.42	1,255.04	1,355.73
87	467.68	591.56	754.37	1,005.48	1,144.31	1,209.68	1,272.35	1,342.44	1,448.02
88	502.70	637.63	815.34	1,087.03	1,234.60	1,301.32	1,365.36	1,435.44	1,546.60
89	540.98	687.56	880.86	1,175.31	1,332.32	1,400.41	1,465.77	1,535.41	1,651.47

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$20.06	$23.60	$25.95	$27.72	$30.08	$34.12	$40.44
35-39	n/a	n/a	21.81	25.95	29.49	31.25	34.21	38.54	46.12
40-44	n/a	n/a	25.36	30.67	34.80	37.16	40.69	46.12	55.61
45-49	n/a	n/a	31.25	38.33	43.64	47.17	51.89	58.77	70.77
50	n/a	n/a	35.38	43.64	49.54	53.66	58.96	66.96	79.60
51	n/a	n/a	37.16	45.40	51.89	56.02	61.32	69.50	83.40
52	n/a	n/a	38.33	47.17	54.24	58.37	63.70	72.66	86.55
53	n/a	n/a	40.69	50.71	57.78	62.50	68.41	77.72	92.24
54	n/a	n/a	43.64	54.24	61.91	66.64	73.12	83.40	98.55
55	n/a	n/a	46.58	57.78	66.03	71.36	78.44	89.08	104.87
56	n/a	n/a	49.54	61.91	70.77	76.07	83.73	94.77	111.83
57	n/a	n/a	53.07	66.03	75.48	81.38	89.04	101.72	119.41
58	n/a	n/a	57.20	71.36	81.38	87.86	96.12	109.31	128.26
59	n/a	n/a	61.91	76.66	87.86	94.93	103.78	117.51	137.75
60	n/a	n/a	66.64	82.56	94.93	102.01	111.46	126.99	147.85
61	n/a	n/a	71.36	89.04	102.01	110.26	120.29	136.46	159.22
62	n/a	n/a	77.25	96.12	110.26	118.53	129.73	147.22	170.58
63	n/a	n/a	83.73	104.96	120.29	129.73	140.94	160.48	185.76
64	n/a	n/a	91.40	114.40	130.91	141.53	153.90	174.37	202.18
65	n/a	n/a	99.65	124.42	143.30	154.49	168.05	190.18	219.23
66	n/a	n/a	108.51	135.62	156.27	168.64	183.38	207.86	238.83
67	n/a	n/a	117.94	148.01	170.42	183.97	199.91	226.20	259.67
68	n/a	n/a	130.32	163.93	188.70	203.44	221.13	250.19	286.21
69	n/a	n/a	143.89	181.02	208.74	225.25	244.13	276.74	315.26
70	n/a	n/a	158.63	200.50	230.57	249.43	270.09	305.79	347.48
71	n/a	n/a	175.13	221.13	255.34	275.98	298.96	338.02	382.86
72	n/a	n/a	193.42	244.72	282.46	305.45	330.22	374.03	422.05
73	n/a	n/a	211.70	268.30	308.99	334.34	361.48	408.14	458.68
74	n/a	n/a	231.75	293.66	338.47	365.60	395.08	445.43	499.12
75	n/a	n/a	253.56	321.97	370.91	400.38	432.25	486.49	542.09
76	n/a	n/a	277.74	352.62	406.29	438.73	472.33	531.34	589.47
77	n/a	n/a	303.68	386.23	445.21	480.60	516.55	580.00	640.64
78	n/a	n/a	331.39	421.03	484.72	523.03	561.37	628.64	692.44
79	n/a	n/a	360.87	459.36	528.36	569.05	609.74	681.70	748.05
80	n/a	n/a	392.72	500.64	576.12	619.16	662.80	738.57	807.44
81	n/a	n/a	428.10	546.04	627.42	674.00	719.99	800.48	872.51
82	n/a	n/a	466.44	594.99	684.02	733.56	781.91	867.46	942.00
83	n/a	n/a	503.58	643.34	737.69	789.58	839.11	927.48	1,006.45
84	n/a	n/a	544.27	695.81	796.65	849.72	901.02	991.92	1,074.69
85	n/a	n/a	587.91	752.43	859.76	914.00	966.48	1,060.78	1,147.33
86	n/a	n/a	635.08	813.16	927.56	983.58	1,037.25	1,134.08	1,225.05
87	n/a	n/a	685.79	879.79	1,001.27	1,058.47	1,113.32	1,213.05	1,308.45
88	n/a	n/a	741.22	951.16	1,080.29	1,138.66	1,194.68	1,297.08	1,397.53
89	n/a	n/a	800.79	1,028.40	1,165.79	1,225.34	1,282.54	1,387.42	1,492.31

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$30.33	$35.38	$42.12	$51.38	$58.96	$64.01	$70.77	$75.82	$93.50
35-39	35.38	41.28	49.70	61.50	70.77	77.50	85.92	92.66	113.73
40-44	42.12	50.54	60.64	76.66	89.29	96.87	107.84	116.26	142.36
45-49	53.07	63.18	77.50	98.55	114.57	125.52	138.99	149.96	181.95
50	59.80	72.45	89.29	112.89	131.41	144.04	159.22	171.01	207.23
51	62.34	75.82	93.50	117.94	138.15	150.80	166.80	179.43	216.49
52	64.85	79.19	97.71	123.83	144.04	157.53	174.37	187.00	225.77
53	69.08	84.24	103.62	131.41	153.32	167.64	185.32	199.65	239.25
54	73.29	89.29	110.36	139.83	163.43	178.58	197.13	212.28	253.56
55	77.50	95.19	117.10	149.09	174.37	190.37	209.76	225.77	269.56
56	82.56	101.08	124.68	159.22	185.32	202.18	223.23	240.09	285.58
57	87.61	106.97	133.10	169.32	197.97	215.65	237.55	255.25	303.26
58	93.50	114.57	142.36	181.11	211.44	230.82	253.56	272.10	322.64
59	99.41	122.15	151.64	193.75	225.77	245.98	270.40	290.63	342.85
60	106.13	130.57	162.59	207.23	240.93	262.82	288.95	310.01	364.76
61	113.73	138.99	173.53	220.70	257.77	281.36	308.31	330.22	388.34
62	120.47	148.25	185.32	236.71	275.45	299.89	329.38	352.96	412.77
63	129.73	159.22	199.65	254.40	296.52	323.48	354.64	379.08	442.26
64	138.99	171.85	214.81	274.61	319.27	348.75	381.61	408.56	475.11
65	149.09	184.48	231.66	295.68	344.54	375.71	411.09	438.88	508.81
66	160.06	197.97	249.35	318.43	371.50	404.35	442.26	472.58	545.88
67	171.85	213.13	267.89	342.85	400.14	435.51	475.95	507.97	585.46
68	186.16	231.66	291.47	373.19	435.51	474.27	518.07	552.61	635.17
69	202.18	251.04	316.73	406.03	473.42	516.39	563.56	600.63	688.23
70	219.02	272.10	344.54	442.26	515.54	562.73	613.27	653.69	745.52
71	237.55	295.68	374.03	481.00	561.87	612.41	667.17	710.14	808.70
72	256.93	320.95	406.88	523.96	611.57	666.33	725.30	772.47	876.09
73	277.15	346.22	438.88	566.08	660.44	719.40	781.75	830.60	938.42
74	299.05	373.19	474.27	611.57	712.66	776.68	842.39	893.77	1,004.98
75	321.79	402.67	512.18	660.44	769.95	838.18	908.11	961.17	1,075.73
76	347.06	434.67	552.61	713.50	831.44	904.74	978.85	1,034.47	1,151.54
77	374.03	469.21	597.26	770.79	897.99	976.33	1,054.67	1,112.79	1,233.26
78	406.03	509.65	649.48	839.86	977.17	1,060.57	1,143.97	1,202.95	1,329.31
79	439.72	553.45	706.77	914.84	1,063.94	1,153.23	1,241.70	1,301.50	1,432.07
80	477.63	601.47	769.95	996.56	1,158.30	1,253.49	1,346.99	1,407.63	1,543.26
81	517.23	653.69	837.34	1,085.85	1,260.22	1,362.14	1,460.72	1,522.20	1,663.73
82	561.03	710.14	911.47	1,182.72	1,372.26	1,480.93	1,584.54	1,646.04	1,792.62
83	589.68	747.20	960.33	1,245.91	1,442.17	1,551.69	1,655.30	1,712.59	1,861.69
84	620.00	785.96	1,010.87	1,312.45	1,515.47	1,624.98	1,728.59	1,782.50	1,933.29
85	651.18	827.23	1,064.78	1,382.37	1,592.96	1,702.47	1,806.09	1,854.10	2,008.27
86	684.02	870.20	1,121.23	1,455.66	1,673.83	1,783.34	1,886.12	1,929.08	2,085.76
87	718.56	914.84	1,181.03	1,533.99	1,758.92	1,867.58	1,970.36	2,006.58	2,165.79
88	754.78	962.86	1,244.20	1,615.72	1,849.05	1,956.89	2,057.97	2,088.30	2,250.02
89	793.53	1,013.40	1,309.92	1,701.63	1,943.39	2,049.55	2,148.94	2,172.54	2,336.81

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$28.49	$33.25	$39.59	$48.82	$56.02	$60.83	$67.23	$72.78	$89.76
35-39	33.25	38.80	46.73	58.42	67.23	73.62	81.62	88.95	109.18
40-44	39.59	47.51	57.01	72.83	84.83	92.03	102.45	111.60	136.67
45-49	49.90	59.40	72.84	93.62	108.84	119.25	132.04	143.96	174.67
50	56.21	68.09	83.93	107.25	124.84	136.84	151.25	164.18	198.94
51	58.60	71.27	87.89	112.05	131.25	143.25	158.46	172.26	207.83
52	60.97	74.43	91.85	117.64	136.84	149.64	165.65	179.53	216.74
53	64.93	79.19	97.41	124.84	145.66	159.26	176.06	191.66	229.67
54	68.88	83.93	103.72	132.84	155.26	169.66	187.27	203.78	243.41
55	72.84	89.49	110.07	141.64	165.65	180.86	199.27	216.74	258.78
56	77.62	95.02	117.20	151.25	176.06	192.07	212.07	230.49	274.14
57	82.35	100.56	125.13	160.85	188.07	204.87	225.67	245.05	291.13
58	87.89	107.68	133.82	172.06	200.87	219.27	240.88	261.22	309.74
59	93.45	114.82	142.53	184.06	214.48	233.67	256.89	279.01	329.14
60	99.77	122.74	152.84	196.85	228.87	249.69	274.50	297.61	350.17
61	106.91	130.66	163.12	209.67	244.89	267.30	292.90	317.00	372.80
62	113.24	139.36	174.21	224.87	261.69	284.90	312.90	338.84	396.26
63	121.94	149.66	187.67	241.68	281.68	307.31	336.91	363.91	424.57
64	130.66	161.54	201.93	260.89	303.30	331.32	362.53	392.21	456.12
65	140.16	173.41	217.75	280.90	327.31	356.91	390.53	421.33	488.45
66	150.46	186.07	234.38	302.51	352.92	384.13	420.15	453.67	524.04
67	161.54	200.34	251.82	325.71	380.14	413.73	452.16	487.64	562.04
68	175.00	217.75	273.98	354.53	413.73	450.56	492.17	530.50	609.76
69	190.03	235.97	297.74	385.73	449.76	490.58	535.39	576.62	660.70
70	205.89	255.76	323.87	420.15	489.77	534.60	582.61	627.55	715.70
71	223.30	277.93	351.59	456.96	533.77	581.80	633.81	681.74	776.36
72	241.51	301.69	382.47	497.77	581.00	633.02	689.03	741.57	841.04
73	260.53	325.44	412.56	537.78	627.42	683.44	742.66	797.37	900.89
74	281.11	350.80	445.82	581.00	677.02	737.84	800.27	858.01	964.78
75	302.48	378.50	481.45	627.42	731.45	796.27	862.71	922.72	1,032.70
76	326.23	408.59	519.45	677.83	789.87	859.49	929.92	993.08	1,105.47
77	351.59	441.05	561.43	732.24	853.08	927.52	1,001.94	1,068.30	1,183.93
78	381.67	479.08	610.51	797.87	928.31	1,007.54	1,086.78	1,154.83	1,276.13
79	413.34	520.24	664.37	869.10	1,010.75	1,095.58	1,179.60	1,249.44	1,374.78
80	448.97	565.39	723.75	946.74	1,100.38	1,190.80	1,279.65	1,351.33	1,481.52
81	486.20	614.47	787.11	1,031.54	1,197.20	1,294.03	1,387.68	1,461.32	1,597.18
82	527.36	667.53	856.78	1,123.59	1,303.65	1,406.89	1,505.31	1,580.19	1,720.92
83	554.30	702.37	902.72	1,183.60	1,370.07	1,474.10	1,572.53	1,644.08	1,787.23
84	582.80	738.80	950.23	1,246.83	1,439.69	1,543.73	1,642.15	1,711.21	1,855.96
85	612.10	777.59	1,000.90	1,313.25	1,513.32	1,617.35	1,715.79	1,779.93	1,927.94
86	642.98	817.99	1,053.95	1,382.88	1,590.14	1,694.17	1,791.80	1,851.91	2,002.34
87	675.44	859.95	1,110.17	1,457.30	1,670.98	1,774.20	1,871.83	1,926.31	2,079.17
88	709.50	905.09	1,169.55	1,534.94	1,756.60	1,859.04	1,955.08	2,004.76	2,160.04
89	745.91	952.60	1,231.32	1,616.55	1,846.23	1,947.08	2,041.49	2,085.63	2,243.33

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.38	$30.79	$36.64	$45.73	$52.48	$56.98	$62.98	$69.00	$85.09
35-39	30.79	35.92	43.24	54.74	62.98	68.97	76.46	84.33	103.48
40-44	36.64	43.97	52.77	68.21	79.47	86.21	95.98	105.80	129.56
45-49	46.17	54.96	67.42	87.72	101.96	111.71	123.71	136.46	165.58
50	52.04	63.03	77.68	100.47	116.94	128.20	141.71	155.62	188.58
51	54.24	65.97	81.35	104.96	122.96	134.21	148.45	163.28	197.01
52	56.42	68.89	85.00	110.20	128.20	140.19	155.19	170.17	205.45
53	60.09	73.29	90.14	116.94	136.45	149.20	164.94	181.68	217.71
54	63.75	77.68	96.01	124.46	145.45	158.93	175.45	193.18	230.73
55	67.42	82.82	101.87	132.70	155.19	169.44	186.69	205.45	245.31
56	71.82	87.95	108.47	141.71	164.94	179.93	198.69	218.47	259.87
57	76.23	93.08	115.80	150.69	176.18	191.92	211.43	232.27	275.98
58	81.35	99.68	123.86	161.19	188.18	205.43	225.66	247.61	293.60
59	86.50	106.28	131.92	172.44	200.93	218.92	240.65	264.47	312.00
60	92.34	113.60	141.46	184.43	214.43	233.91	257.17	282.12	331.94
61	98.93	120.93	150.97	196.43	229.42	250.41	274.39	300.49	353.40
62	104.81	128.98	161.24	210.67	245.16	266.90	293.15	321.20	375.62
63	112.86	138.52	173.69	226.42	263.90	287.90	315.63	344.95	402.44
64	120.93	149.51	186.89	244.42	284.15	310.39	339.64	371.79	432.36
65	129.72	160.49	201.54	263.16	306.65	334.38	365.87	399.39	463.02
66	139.24	172.23	216.94	283.40	330.63	359.88	393.61	430.04	496.75
67	149.51	185.43	233.06	305.14	356.11	387.61	423.60	462.26	532.77
68	161.97	201.54	253.57	332.15	387.61	422.11	461.08	502.87	577.99
69	175.89	218.41	275.56	361.36	421.35	459.59	501.57	546.57	626.29
70	190.56	236.73	299.76	393.61	458.82	500.82	545.80	594.86	678.42
71	206.67	257.23	325.39	428.09	500.06	545.06	593.79	646.23	735.92
72	223.53	279.23	353.99	466.32	544.30	593.04	645.52	702.94	797.24
73	241.13	301.22	381.83	503.82	587.79	640.28	695.75	755.84	853.97
74	260.17	324.67	412.61	544.30	634.27	691.25	749.73	813.33	914.52
75	279.97	350.33	445.60	587.79	685.26	745.98	808.22	874.66	978.92
76	301.94	378.16	480.77	635.02	739.98	805.20	871.18	941.36	1,047.91
77	325.39	408.20	519.62	686.00	799.22	868.95	938.65	1,012.65	1,122.26
78	353.24	443.39	565.05	747.47	869.69	943.91	1,018.14	1,094.69	1,209.66
79	382.56	481.50	614.89	814.20	946.91	1,026.38	1,105.11	1,184.36	1,303.18
80	415.55	523.28	669.85	886.95	1,030.89	1,115.60	1,198.82	1,280.96	1,404.37
81	449.99	568.72	728.49	966.41	1,121.59	1,212.31	1,300.04	1,385.20	1,513.99
82	488.10	617.82	792.96	1,052.62	1,221.31	1,318.04	1,410.24	1,497.90	1,631.28
83	513.02	650.06	835.49	1,108.86	1,283.53	1,380.99	1,473.22	1,558.46	1,694.13
84	539.40	683.79	879.46	1,168.08	1,348.77	1,446.24	1,538.44	1,622.08	1,759.29
85	566.53	719.69	926.37	1,230.31	1,417.73	1,515.21	1,607.42	1,687.23	1,827.52
86	595.10	757.07	975.47	1,295.53	1,489.71	1,587.17	1,678.64	1,755.47	1,898.05
87	625.15	795.91	1,027.50	1,365.25	1,565.44	1,662.15	1,753.62	1,825.99	1,970.87
88	656.66	837.69	1,082.46	1,437.99	1,645.66	1,741.63	1,831.60	1,900.35	2,047.53
89	690.37	881.65	1,139.63	1,514.45	1,729.61	1,824.10	1,912.55	1,977.01	2,126.48

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.17	$29.37	$34.96	$43.68	$50.12	$54.41	$60.14	$66.72	$82.28
35-39	29.37	34.25	41.25	52.29	60.14	65.88	73.04	81.54	100.07
40-44	34.96	41.96	50.33	65.15	75.90	82.34	91.66	102.30	125.28
45-49	44.05	52.44	64.31	83.77	97.37	106.70	118.14	131.96	160.11
50	49.65	60.13	74.10	95.94	111.71	122.44	135.33	150.50	182.35
51	51.74	62.93	77.62	100.24	117.44	128.17	141.77	157.91	190.51
52	53.83	65.73	81.10	105.25	122.44	133.90	148.21	164.56	198.67
53	57.34	69.93	86.01	111.71	130.32	142.50	157.53	175.68	210.54
54	60.83	74.10	91.59	118.86	138.90	151.79	167.55	186.79	223.13
55	64.31	79.01	97.19	126.73	148.21	161.82	178.30	198.67	237.23
56	68.53	83.90	103.48	135.33	157.53	171.85	189.74	211.27	251.30
57	72.72	88.79	110.49	143.91	168.27	183.30	201.93	224.62	266.87
58	77.62	95.09	118.17	153.95	179.71	196.20	215.52	239.45	283.93
59	82.52	101.38	125.86	164.69	191.91	209.08	229.84	255.75	301.70
60	88.10	108.38	134.94	176.14	204.78	223.39	245.61	272.80	321.00
61	94.38	115.37	144.03	187.59	219.11	239.16	262.07	290.58	341.75
62	99.98	123.06	153.83	201.21	234.13	254.91	279.97	310.61	363.25
63	107.67	132.15	165.70	216.24	252.04	274.96	301.45	333.59	389.18
64	115.37	142.64	178.29	233.43	271.37	296.44	324.37	359.54	418.11
65	123.75	153.12	192.28	251.32	292.86	319.34	349.43	386.22	447.75
66	132.84	164.31	206.97	270.67	315.76	343.70	375.92	415.86	480.37
67	142.64	176.90	222.35	291.42	340.12	370.19	404.56	447.02	515.21
68	154.52	192.28	241.92	317.21	370.19	403.13	440.35	486.29	558.96
69	167.80	208.36	262.90	345.13	402.40	438.92	479.03	528.56	605.63
70	181.79	225.84	285.97	375.92	438.20	478.33	521.29	575.25	656.05
71	197.17	245.41	310.45	408.86	477.59	520.54	567.09	624.93	711.66
72	213.25	266.39	337.71	445.36	519.84	566.37	616.51	679.77	770.95
73	230.04	287.35	364.27	481.16	561.37	611.50	664.49	730.92	825.81
74	248.21	309.74	393.64	519.84	605.75	660.17	716.03	786.52	884.38
75	267.10	334.22	425.11	561.37	654.46	712.46	771.90	845.83	946.65
76	288.06	360.77	458.66	606.47	706.73	769.02	832.03	910.33	1,013.36
77	310.45	389.44	495.73	655.16	763.29	829.89	896.47	979.27	1,085.27
78	337.00	423.01	539.07	713.88	830.60	901.50	972.37	1,058.59	1,169.79
79	364.97	459.36	586.63	777.60	904.35	980.25	1,055.43	1,145.31	1,260.22
80	396.44	499.22	639.06	847.07	984.56	1,065.46	1,144.94	1,238.72	1,358.06
81	429.30	542.56	694.99	922.97	1,071.18	1,157.82	1,241.60	1,339.54	1,464.09
82	465.66	589.42	756.52	1,005.32	1,166.42	1,258.79	1,346.86	1,448.52	1,577.50
83	489.43	620.18	797.08	1,059.01	1,225.84	1,318.93	1,407.00	1,507.08	1,638.29
84	514.60	652.34	839.02	1,115.59	1,288.16	1,381.23	1,469.30	1,568.61	1,701.29
85	540.48	686.59	883.78	1,175.01	1,354.01	1,447.10	1,535.17	1,631.60	1,767.27
86	567.74	722.26	930.61	1,237.32	1,422.76	1,515.84	1,603.20	1,697.58	1,835.47
87	596.41	759.32	980.25	1,303.90	1,495.09	1,587.44	1,674.80	1,765.79	1,905.90
88	626.46	799.17	1,032.70	1,373.37	1,571.69	1,663.36	1,749.28	1,837.70	1,980.02
89	658.63	841.13	1,087.23	1,446.38	1,651.88	1,742.12	1,826.59	1,911.83	2,056.38

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.35	$27.25	$32.43	$41.11	$47.17	$51.22	$56.61	$62.93	$77.62
35-39	27.25	31.78	38.28	49.20	56.61	62.01	68.73	76.91	94.38
40-44	32.43	38.92	46.70	61.32	71.43	77.50	86.27	96.49	118.17
45-49	40.87	48.64	59.67	78.85	91.65	100.41	111.20	124.46	151.02
50	46.05	55.79	68.76	90.30	105.12	115.24	127.37	141.94	172.00
51	48.00	58.37	72.00	94.34	110.53	120.63	133.44	148.94	179.68
52	49.94	60.97	75.24	99.05	115.24	126.02	139.49	155.21	187.38
53	53.18	64.85	79.79	105.12	122.65	134.10	148.25	165.70	198.57
54	56.43	68.76	84.98	111.87	130.74	142.86	157.70	176.19	210.46
55	59.67	73.30	90.16	119.28	139.49	152.31	167.80	187.38	223.73
56	63.58	77.84	96.01	127.37	148.25	161.74	178.58	199.27	237.03
57	67.46	82.37	102.49	135.46	158.38	172.51	190.03	211.86	251.70
58	72.00	88.22	109.62	144.88	169.15	184.65	202.85	225.84	267.79
59	76.55	94.05	116.76	155.01	180.61	196.79	216.33	241.22	284.56
60	81.72	100.54	125.19	165.78	192.73	210.26	231.16	257.31	302.75
61	87.57	107.02	133.62	176.56	206.21	225.09	246.65	274.08	322.32
62	92.77	114.16	142.71	189.36	220.36	239.91	263.50	292.97	342.60
63	99.89	122.58	153.72	203.52	237.21	258.78	283.72	314.63	367.08
64	107.02	132.33	165.40	219.70	255.41	279.01	305.30	339.11	394.35
65	114.80	142.06	178.37	236.55	275.64	300.56	328.87	364.27	422.32
66	123.24	152.43	192.00	254.75	297.19	323.48	353.80	392.24	453.08
67	132.33	164.10	206.27	274.27	320.11	348.41	380.76	421.61	485.94
68	143.36	178.37	224.43	298.55	348.41	379.42	414.45	458.66	527.19
69	155.68	193.30	243.88	324.83	378.74	413.11	450.86	498.53	571.24
70	168.64	209.52	265.30	353.80	412.44	450.18	490.62	542.56	618.78
71	182.91	227.67	288.01	384.80	449.51	489.92	533.74	589.42	671.22
72	197.83	247.13	313.31	419.17	489.27	533.07	580.24	641.14	727.15
73	213.41	266.59	337.94	452.87	528.36	575.53	625.40	689.39	778.89
74	230.28	287.35	365.19	489.27	570.14	621.34	673.91	741.83	834.13
75	247.79	310.06	394.38	528.36	615.97	670.54	726.50	797.78	892.86
76	267.24	334.70	425.52	570.79	665.15	723.78	783.09	858.60	955.78
77	288.01	361.28	459.88	616.63	718.39	781.07	843.73	923.63	1,023.61
78	312.64	392.43	500.10	671.89	781.75	848.46	915.18	998.45	1,103.31
79	338.59	426.16	544.22	731.86	851.15	922.60	993.35	1,080.24	1,188.61
80	367.79	463.14	592.86	797.24	926.63	1,002.79	1,077.59	1,168.33	1,280.91
81	398.27	503.34	644.75	868.68	1,008.18	1,089.72	1,168.57	1,263.43	1,380.89
82	432.00	546.80	701.82	946.17	1,097.81	1,184.74	1,267.63	1,366.21	1,487.87
83	454.05	575.34	739.46	996.72	1,153.74	1,241.36	1,324.23	1,421.45	1,545.21
84	477.40	605.19	778.38	1,049.96	1,212.37	1,299.98	1,382.87	1,479.48	1,604.63
85	501.40	636.97	819.89	1,105.89	1,274.37	1,361.98	1,444.89	1,538.91	1,666.86
86	526.69	670.05	863.34	1,164.54	1,339.07	1,426.68	1,508.90	1,601.14	1,731.18
87	553.30	704.43	909.39	1,227.20	1,407.13	1,494.07	1,576.30	1,665.47	1,797.61
88	581.18	741.41	958.05	1,292.57	1,479.24	1,565.51	1,646.38	1,733.29	1,867.52
89	611.01	780.32	1,008.64	1,361.30	1,554.72	1,639.63	1,719.16	1,803.20	1,939.55

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$29.49	$35.97	$41.28	$44.81	$49.54	$56.86	$70.13
35-39	n/a	n/a	34.80	43.05	49.54	54.24	60.14	69.50	85.30
40-44	n/a	n/a	42.46	53.66	62.50	67.82	75.48	87.20	106.78
45-49	n/a	n/a	54.24	68.98	80.19	87.86	97.30	112.47	136.46
50	n/a	n/a	62.50	79.02	91.98	100.83	111.46	128.26	155.42
51	n/a	n/a	65.44	82.56	96.71	105.54	116.76	134.57	162.37
52	n/a	n/a	68.41	86.68	100.83	110.26	122.06	140.26	169.33
53	n/a	n/a	72.53	91.98	107.31	117.35	129.73	149.73	179.43
54	n/a	n/a	77.25	97.89	114.40	125.01	138.00	159.22	190.18
55	n/a	n/a	81.97	104.37	122.06	133.26	146.84	169.33	202.18
56	n/a	n/a	87.27	111.46	129.73	141.53	156.27	180.06	214.18
57	n/a	n/a	93.17	118.53	138.57	150.96	166.29	191.44	227.44
58	n/a	n/a	99.65	126.78	148.01	161.57	177.49	204.07	241.98
59	n/a	n/a	106.13	135.62	158.04	172.18	189.29	217.97	257.14
60	n/a	n/a	113.81	145.07	168.64	183.97	202.26	232.51	273.58
61	n/a	n/a	121.47	154.49	180.43	196.96	215.82	247.67	291.26
62	n/a	n/a	129.73	165.70	192.83	209.92	230.57	264.72	309.58
63	n/a	n/a	139.74	178.08	207.57	226.45	248.26	284.31	331.70
64	n/a	n/a	150.37	192.24	223.48	244.13	267.12	306.42	356.34
65	n/a	n/a	162.16	206.98	241.19	262.99	287.77	329.17	381.61
66	n/a	n/a	174.54	222.89	260.05	283.04	309.58	354.43	409.41
67	n/a	n/a	187.53	240.00	280.10	304.85	333.17	380.98	439.11
68	n/a	n/a	204.03	261.23	304.85	331.99	362.66	414.45	476.37
69	n/a	n/a	221.71	284.22	331.39	361.48	394.49	450.48	516.17
70	n/a	n/a	241.19	309.58	360.87	393.90	429.28	490.27	559.14
71	n/a	n/a	261.82	336.71	393.30	428.69	467.01	532.61	606.52
72	n/a	n/a	284.82	366.78	428.10	466.44	507.70	579.36	657.07
73	n/a	n/a	307.22	396.26	462.31	503.58	547.22	622.95	703.83
74	n/a	n/a	331.99	428.10	498.87	543.68	589.68	670.34	753.74
75	n/a	n/a	358.54	462.31	538.97	586.73	635.67	720.88	806.80
76	n/a	n/a	386.82	499.46	582.01	633.31	685.19	775.86	863.65
77	n/a	n/a	418.09	539.56	628.60	683.44	738.28	834.60	924.95
78	n/a	n/a	454.64	587.91	684.02	742.41	800.79	902.22	996.98
79	n/a	n/a	494.74	640.38	744.77	807.27	869.19	976.13	1,074.06
80	n/a	n/a	538.97	697.60	810.80	877.44	942.89	1,055.73	1,157.46
81	n/a	n/a	586.14	760.10	882.16	953.49	1,022.51	1,141.65	1,247.80
82	n/a	n/a	638.02	827.91	960.58	1,036.66	1,109.17	1,234.53	1,344.47
83	n/a	n/a	672.23	872.13	1,009.52	1,086.18	1,158.72	1,284.45	1,396.26
84	n/a	n/a	707.61	918.72	1,060.82	1,137.48	1,210.02	1,336.88	1,449.98
85	n/a	n/a	745.36	967.66	1,115.09	1,191.73	1,264.27	1,390.58	1,506.21
86	n/a	n/a	784.86	1,018.96	1,171.68	1,248.33	1,320.29	1,446.81	1,564.32
87	n/a	n/a	826.73	1,073.81	1,231.24	1,307.30	1,379.26	1,504.94	1,624.35
88	n/a	n/a	870.95	1,131.00	1,294.34	1,369.82	1,440.58	1,566.22	1,687.52
89	n/a	n/a	916.95	1,191.14	1,360.37	1,434.69	1,504.26	1,629.40	1,752.61

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$38.75	$45.49	$54.75	$68.24	$79.19	$85.92	$96.03	$103.62	$128.89
35-39	47.17	57.29	69.08	86.77	101.08	111.20	122.99	133.10	163.43
40-44	59.80	71.61	88.45	111.20	130.57	142.36	157.53	170.16	206.39
45-49	74.14	90.13	111.20	141.53	165.11	180.27	199.65	214.81	258.61
50	82.56	101.08	125.52	159.22	185.32	203.02	224.07	240.09	288.10
51	85.92	105.30	130.57	165.95	192.91	210.60	232.49	249.35	298.21
52	89.29	109.52	135.62	172.69	201.34	219.02	241.77	259.46	310.01
53	93.50	114.57	142.36	181.11	211.44	230.82	254.40	272.94	325.16
54	98.55	120.47	149.96	191.21	222.39	242.62	267.03	286.42	340.33
55	103.62	127.20	157.53	200.50	234.19	255.25	281.36	301.58	357.18
56	108.68	133.10	165.95	211.44	246.83	268.72	295.68	316.73	374.87
57	113.73	139.83	174.37	222.39	259.46	283.04	310.84	332.75	393.39
58	120.47	147.42	184.48	235.03	273.78	298.21	327.70	351.27	413.61
59	126.36	155.85	194.59	247.67	288.95	315.06	345.38	369.82	434.67
60	133.10	164.27	204.71	261.98	304.94	331.91	363.91	390.03	456.57
61	140.67	172.69	216.49	276.31	321.79	350.43	384.13	411.09	480.16
62	148.25	182.79	228.28	291.47	339.49	369.82	404.35	432.99	504.60
63	156.69	193.75	242.62	310.01	360.55	393.39	430.46	459.95	534.92
64	166.80	205.55	257.77	330.22	384.13	418.67	457.43	488.59	566.94
65	176.90	219.02	274.61	351.27	408.56	445.63	486.91	519.75	600.63
66	187.86	232.49	291.47	373.19	434.67	473.42	517.23	552.61	636.85
67	198.81	246.83	310.01	397.60	462.48	503.76	550.09	587.14	675.59
68	213.13	264.51	333.59	427.94	497.85	542.50	592.21	631.79	724.46
69	228.28	283.88	358.85	459.95	536.60	584.62	636.85	678.97	776.68
70	245.14	304.94	385.82	495.33	577.88	629.26	685.71	730.35	833.13
71	262.82	327.70	414.45	533.24	621.69	678.13	737.93	785.96	893.77
72	281.36	351.27	445.63	573.67	669.70	729.51	794.38	845.76	958.65
73	301.58	376.55	477.63	615.79	717.71	781.75	849.13	903.04	1,019.29
74	322.64	403.51	512.18	659.60	769.11	837.34	908.95	963.70	1,084.16
75	344.54	431.30	548.40	707.61	824.71	897.15	972.12	1,029.40	1,152.40
76	368.98	462.48	588.00	758.99	883.67	961.17	1,040.36	1,099.32	1,224.84
77	395.08	495.33	630.11	813.75	947.70	1,030.26	1,112.79	1,174.30	1,302.34
78	426.25	534.92	682.34	881.14	1,025.18	1,112.79	1,200.42	1,262.75	1,395.00
79	459.11	577.88	737.93	954.44	1,109.42	1,202.95	1,294.76	1,357.93	1,495.25
80	495.33	624.21	798.59	1,033.61	1,201.24	1,299.82	1,396.69	1,459.88	1,602.23
81	534.08	673.91	863.46	1,119.55	1,299.82	1,405.12	1,506.21	1,570.22	1,716.80
82	575.36	727.83	935.05	1,212.21	1,406.79	1,517.99	1,624.98	1,689.00	1,839.79
83	602.31	763.20	980.54	1,272.01	1,472.51	1,584.54	1,690.68	1,750.50	1,902.97
84	630.11	799.43	1,028.56	1,334.36	1,541.58	1,652.77	1,758.92	1,813.68	1,968.67
85	659.60	837.34	1,078.27	1,400.05	1,613.18	1,724.37	1,829.67	1,879.38	2,036.06
86	689.92	877.77	1,131.34	1,469.14	1,689.00	1,799.35	1,903.81	1,947.61	2,106.82
87	721.92	919.89	1,186.09	1,540.74	1,768.19	1,877.70	1,980.46	2,018.37	2,179.27
88	755.62	963.70	1,244.20	1,616.55	1,850.73	1,959.40	2,060.49	2,091.67	2,254.24
89	793.53	1,013.40	1,309.92	1,701.63	1,943.39	2,049.55	2,148.94	2,172.54	2,336.81

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$36.43	$42.76	$51.47	$64.81	$75.23	$81.62	$91.23	$99.48	$123.74
35-39	44.35	53.86	64.93	82.43	96.03	105.64	116.84	127.78	156.89
40-44	56.21	67.31	83.15	105.64	124.05	135.25	149.64	163.35	198.13
45-49	69.69	84.73	104.52	134.46	156.85	171.26	189.65	206.22	248.27
50	77.62	95.02	117.99	151.25	176.06	192.87	212.87	230.49	276.58
51	80.76	98.98	122.74	157.66	183.26	200.07	220.87	239.38	286.28
52	83.93	102.95	127.48	164.06	191.26	208.07	229.67	249.09	297.61
53	87.89	107.68	133.82	172.06	200.87	219.27	241.68	262.02	312.16
54	92.64	113.24	140.96	181.66	211.27	230.49	253.68	274.96	326.72
55	97.41	119.57	148.07	190.47	222.48	242.49	267.30	289.52	342.89
56	102.15	125.13	155.99	200.87	234.49	255.29	280.90	304.07	359.88
57	106.91	131.44	163.92	211.27	246.49	268.89	295.31	319.44	377.66
58	113.24	138.57	173.41	223.27	260.09	283.31	311.30	337.22	397.08
59	118.78	146.49	182.91	235.29	274.50	299.30	328.11	355.02	417.28
60	125.13	154.42	192.42	248.89	289.70	315.31	345.72	374.44	438.31
61	132.24	162.33	203.50	262.49	305.70	332.91	364.93	394.64	460.96
62	139.36	171.82	214.59	276.88	322.51	351.31	384.13	415.68	484.40
63	147.28	182.13	228.06	294.51	342.52	373.72	408.95	441.55	513.52
64	156.78	193.22	242.31	313.70	364.93	397.73	434.55	469.04	544.26
65	166.29	205.89	258.14	333.71	388.13	423.35	462.56	498.96	576.62
66	176.59	218.55	273.98	354.53	412.94	449.76	491.37	530.50	611.37
67	186.87	232.01	291.40	377.72	439.36	478.58	522.57	563.66	648.57
68	200.34	248.64	313.57	406.55	472.96	515.37	562.59	606.52	695.47
69	214.59	266.85	337.33	436.94	509.77	555.39	605.00	651.81	745.61
70	230.42	286.64	362.67	470.56	548.98	597.80	651.43	701.13	799.80
71	247.05	308.04	389.58	506.58	590.60	644.22	701.05	754.52	858.01
72	264.49	330.19	418.88	544.98	636.21	693.03	754.66	811.94	920.31
73	283.48	353.95	448.97	585.00	681.82	742.66	806.68	866.92	978.53
74	303.29	379.30	481.45	626.62	730.66	795.47	863.50	925.16	1,040.78
75	323.87	405.42	515.49	672.23	783.47	852.29	923.52	988.22	1,106.30
76	346.84	434.73	552.72	721.04	839.49	913.12	988.34	1,055.35	1,175.85
77	371.38	465.62	592.32	773.06	900.32	978.73	1,057.16	1,127.34	1,250.25
78	400.67	502.83	641.39	837.08	973.92	1,057.16	1,140.39	1,212.24	1,339.20
79	431.56	543.21	693.66	906.72	1,053.95	1,142.79	1,230.01	1,303.61	1,435.44
80	465.62	586.76	750.67	981.93	1,141.19	1,234.82	1,326.86	1,401.48	1,538.14
81	502.03	633.47	811.64	1,063.56	1,234.82	1,334.87	1,430.89	1,507.42	1,648.13
82	540.84	684.17	878.95	1,151.59	1,336.46	1,442.08	1,543.73	1,621.45	1,766.20
83	566.17	717.42	921.71	1,208.41	1,398.88	1,505.31	1,606.14	1,680.49	1,826.84
84	592.32	751.47	966.85	1,267.64	1,464.50	1,570.13	1,670.98	1,741.13	1,889.92
85	620.02	787.11	1,013.57	1,330.06	1,532.52	1,638.16	1,738.19	1,804.20	1,954.62
86	648.53	825.10	1,063.46	1,395.68	1,604.55	1,709.39	1,808.61	1,869.70	2,022.55
87	678.62	864.69	1,114.93	1,463.70	1,679.78	1,783.81	1,881.44	1,937.63	2,092.10
88	710.30	905.88	1,169.55	1,535.74	1,758.20	1,861.44	1,957.46	2,008.00	2,164.06
89	745.91	952.60	1,231.32	1,616.55	1,846.23	1,947.08	2,041.49	2,085.63	2,243.33

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$33.71	$39.57	$47.64	$60.72	$70.48	$76.46	$85.47	$94.30	$117.28
35-39	41.04	49.83	60.09	77.22	89.97	98.97	109.45	121.13	148.71
40-44	52.04	62.30	76.95	98.97	116.21	126.71	140.19	154.84	187.82
45-49	64.50	78.40	96.74	125.97	146.94	160.44	177.69	195.48	235.34
50	71.82	87.95	109.20	141.71	164.94	180.69	199.42	218.47	262.15
51	74.76	91.61	113.60	147.70	171.69	187.43	206.92	226.90	271.37
52	77.68	95.27	117.99	153.70	179.18	194.93	215.17	236.10	282.12
53	81.35	99.68	123.86	161.19	188.18	205.43	226.42	248.38	295.90
54	85.74	104.81	130.45	170.19	197.93	215.93	237.65	260.64	309.70
55	90.14	110.66	137.05	178.44	208.44	227.17	250.41	274.44	325.03
56	94.55	115.80	144.37	188.18	219.67	239.17	263.16	288.23	341.12
57	98.93	121.66	151.70	197.93	230.92	251.91	276.65	302.80	357.99
58	104.81	128.26	160.49	209.18	243.66	265.42	291.64	319.66	376.38
59	109.94	135.58	169.29	220.42	257.17	280.40	307.38	336.53	395.56
60	115.80	142.91	178.10	233.16	271.39	295.39	323.88	354.92	415.48
61	122.39	150.25	188.34	245.91	286.39	311.89	341.88	374.10	436.96
62	128.98	159.02	198.61	259.41	302.15	329.14	359.88	394.02	459.18
63	136.32	168.57	211.07	275.91	320.89	350.12	383.11	418.55	486.78
64	145.12	178.83	224.27	293.90	341.88	372.61	407.10	444.62	515.91
65	153.90	190.56	238.92	312.63	363.62	396.62	433.35	472.98	546.57
66	163.44	202.27	253.57	332.15	386.85	421.35	460.34	502.87	579.53
67	172.95	214.73	269.71	353.87	411.61	448.34	489.57	534.30	614.79
68	185.43	230.13	290.21	380.88	443.08	482.83	527.07	574.94	659.26
69	198.61	246.98	312.20	409.36	477.57	520.32	566.79	617.86	706.78
70	213.26	265.30	335.66	440.84	514.32	560.05	610.28	664.62	758.15
71	228.65	285.08	360.58	474.59	553.30	603.53	656.75	715.23	813.33
72	244.78	305.60	387.69	510.56	596.04	649.26	707.00	769.64	872.38
73	262.38	327.59	415.55	548.06	638.77	695.75	755.74	821.76	927.56
74	280.70	351.05	445.60	587.04	684.51	745.24	808.97	876.97	986.59
75	299.76	375.24	477.11	629.78	733.99	798.46	865.19	936.74	1,048.69
76	321.01	402.36	511.57	675.51	786.47	855.44	925.91	1,000.39	1,114.61
77	343.72	430.95	548.20	724.24	843.45	916.92	990.38	1,068.61	1,185.12
78	370.83	465.38	593.64	784.23	912.42	990.38	1,068.36	1,149.10	1,269.45
79	399.41	502.75	642.01	849.45	987.38	1,070.62	1,152.33	1,235.71	1,360.67
80	430.95	543.06	694.78	919.91	1,069.11	1,156.83	1,243.06	1,328.48	1,458.03
81	464.66	586.30	751.20	996.40	1,156.83	1,250.55	1,340.52	1,428.90	1,562.29
82	500.56	633.21	813.50	1,078.87	1,252.05	1,351.01	1,446.24	1,536.98	1,674.22
83	524.00	663.99	853.07	1,132.09	1,310.54	1,410.24	1,504.70	1,592.94	1,731.71
84	548.20	695.50	894.85	1,187.56	1,372.01	1,470.96	1,565.44	1,650.44	1,791.49
85	573.86	728.49	938.09	1,246.05	1,435.73	1,534.69	1,628.41	1,710.24	1,852.81
86	600.23	763.66	984.26	1,307.53	1,503.22	1,601.42	1,694.39	1,772.32	1,917.21
87	628.06	800.31	1,031.90	1,371.26	1,573.69	1,671.15	1,762.62	1,836.72	1,983.13
88	657.39	838.42	1,082.46	1,438.74	1,647.16	1,743.87	1,833.84	1,903.41	2,051.36
89	690.37	881.65	1,139.63	1,514.45	1,729.61	1,824.10	1,912.55	1,977.01	2,126.48

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$32.16	$37.76	$45.45	$57.99	$67.31	$73.04	$81.63	$91.19	$113.43
35-39	39.14	47.55	57.34	73.76	85.92	94.52	104.53	117.13	143.81
40-44	49.65	59.42	73.42	94.52	110.99	121.01	133.90	149.75	181.61
45-49	61.53	74.81	92.29	120.30	140.33	153.24	169.70	189.04	227.58
50	68.53	83.90	104.18	135.33	157.53	172.56	190.47	211.27	253.53
51	71.31	87.40	108.38	141.05	163.97	179.01	197.63	219.42	262.43
52	74.10	90.89	112.56	146.78	171.13	186.16	205.50	228.33	272.80
53	77.62	95.09	118.17	153.95	179.71	196.20	216.24	240.18	286.15
54	81.80	99.98	124.46	162.53	189.04	206.22	226.97	252.04	299.50
55	86.01	105.58	130.74	170.42	199.07	216.96	239.16	265.39	314.32
56	90.21	110.49	137.73	179.71	209.80	228.42	251.32	278.72	329.89
57	94.38	116.06	144.72	189.04	220.54	240.59	264.22	292.82	346.19
58	99.98	122.36	153.12	199.78	232.72	253.48	278.54	309.13	363.98
59	104.87	129.35	161.51	210.51	245.61	267.79	293.57	325.44	382.51
60	110.49	136.34	169.91	222.69	259.20	282.12	309.32	343.23	401.79
61	116.76	143.34	179.68	234.87	273.53	297.87	326.52	361.75	422.55
62	123.06	151.72	189.48	247.74	288.56	314.33	343.70	381.04	444.04
63	130.05	160.81	201.37	263.52	306.48	334.38	365.90	404.75	470.72
64	138.45	170.59	213.94	280.69	326.52	355.86	388.81	429.96	498.90
65	146.84	181.79	227.93	298.58	347.28	378.78	413.88	457.38	528.56
66	155.91	192.97	241.92	317.21	369.48	402.40	439.65	486.29	560.43
67	165.00	204.87	257.31	337.96	393.12	428.19	467.57	516.68	594.52
68	176.90	219.55	276.87	363.75	423.17	461.12	503.37	555.98	637.52
69	189.48	235.62	297.86	390.95	456.12	496.93	541.33	597.50	683.47
70	203.45	253.10	320.22	421.03	491.20	534.88	582.86	642.70	733.15
71	218.14	271.98	343.99	453.26	528.44	576.41	627.25	691.64	786.52
72	233.53	291.55	369.87	487.62	569.25	620.09	675.22	744.28	843.61
73	250.32	312.52	396.44	523.41	610.05	664.49	721.76	794.68	896.98
74	267.79	334.91	425.11	560.67	653.74	711.74	772.60	848.07	954.06
75	285.97	357.97	455.17	601.47	701.00	762.57	826.31	905.87	1,014.11
76	306.25	383.84	488.05	645.14	751.13	816.99	884.31	967.40	1,077.86
77	327.91	411.13	522.99	691.69	805.54	875.72	945.88	1,033.39	1,146.06
78	353.79	443.97	566.35	748.97	871.41	945.88	1,020.35	1,111.22	1,227.60
79	381.05	479.64	612.49	811.27	943.01	1,022.51	1,100.54	1,194.97	1,315.81
80	411.13	518.10	662.84	878.57	1,021.06	1,104.84	1,187.18	1,284.70	1,409.97
81	443.29	559.35	716.67	951.61	1,104.84	1,194.36	1,280.28	1,381.79	1,510.79
82	477.54	604.10	776.09	1,030.37	1,195.77	1,290.29	1,381.23	1,486.32	1,619.02
83	499.92	633.46	813.86	1,081.21	1,251.63	1,346.86	1,437.08	1,540.45	1,674.61
84	522.99	663.53	853.71	1,134.20	1,310.35	1,404.85	1,495.09	1,596.04	1,732.43
85	547.47	694.99	894.95	1,190.04	1,371.20	1,465.72	1,555.22	1,653.85	1,791.74
86	572.64	728.56	939.01	1,248.76	1,435.65	1,529.44	1,618.23	1,713.89	1,854.01
87	599.20	763.50	984.46	1,309.63	1,502.97	1,596.04	1,683.39	1,776.17	1,917.76
88	627.17	799.88	1,032.70	1,374.08	1,573.12	1,665.50	1,751.41	1,840.68	1,983.74
89	658.63	841.13	1,087.23	1,446.38	1,651.88	1,742.12	1,826.59	1,911.83	2,056.38

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$29.84	$35.04	$42.16	$54.58	$63.36	$68.73	$76.83	$86.01	$106.97
35-39	36.32	44.11	53.18	69.42	80.87	88.95	98.39	110.49	135.65
40-44	46.05	55.13	68.12	88.95	104.46	113.90	126.02	141.24	171.30
45-49	57.09	69.39	85.62	113.22	132.09	144.23	159.72	178.29	214.65
50	63.58	77.84	96.65	127.37	148.25	162.41	179.26	199.27	239.11
51	66.15	81.09	100.54	132.75	154.33	168.48	186.01	206.97	247.51
52	68.76	84.33	104.43	138.15	161.07	175.22	193.42	215.35	257.31
53	72.00	88.22	109.62	144.88	169.15	184.65	203.52	226.54	269.89
54	75.89	92.77	115.46	152.97	177.91	194.09	213.63	237.73	282.47
55	79.79	97.94	121.30	160.40	187.36	204.21	225.09	250.32	296.46
56	83.68	102.49	127.78	169.15	197.46	214.98	236.55	262.90	311.14
57	87.57	107.67	134.27	177.91	207.57	226.43	248.68	276.18	326.52
58	92.77	113.52	142.06	188.02	219.02	238.57	262.15	291.55	343.31
59	97.30	120.00	149.84	198.14	231.16	252.04	276.31	306.95	360.77
60	102.49	126.49	157.62	209.58	243.96	265.54	291.13	323.74	378.96
61	108.32	132.97	166.70	221.06	257.43	280.35	307.30	341.21	398.53
62	114.16	140.75	175.79	233.18	271.60	295.85	323.48	359.39	418.81
63	120.64	149.19	186.82	248.01	288.44	314.72	344.36	381.76	443.97
64	128.43	158.27	198.48	264.17	307.30	334.93	365.94	405.53	470.56
65	136.21	168.64	211.45	281.03	326.86	356.50	389.54	431.39	498.53
66	144.65	179.03	224.43	298.55	347.74	378.74	413.79	458.66	528.58
67	153.08	190.06	238.71	318.07	369.98	403.01	440.08	487.33	560.73
68	164.10	203.68	256.85	342.35	398.28	434.01	473.78	524.38	601.29
69	175.79	218.59	276.32	367.96	429.28	467.70	509.47	563.54	644.66
70	188.76	234.81	297.07	396.26	462.30	503.41	548.57	606.18	691.50
71	202.36	252.33	319.12	426.59	497.35	542.50	590.35	652.34	741.83
72	216.65	270.48	343.13	458.93	535.76	583.61	635.50	701.98	795.68
73	232.22	289.93	367.79	492.63	574.16	625.40	679.30	749.52	846.01
74	248.43	310.70	394.38	527.68	615.29	669.88	727.15	799.88	899.84
75	265.30	332.10	422.25	566.08	659.77	717.71	777.69	854.39	956.50
76	284.11	356.10	452.76	607.21	706.94	768.93	832.29	912.44	1,016.62
77	304.22	381.40	485.19	650.99	758.15	824.21	890.24	974.68	1,080.94
78	328.21	411.89	525.41	704.92	820.16	890.24	960.33	1,048.08	1,157.85
79	353.51	444.97	568.21	763.54	887.55	962.36	1,035.81	1,127.09	1,241.06
80	381.40	480.64	614.92	826.88	961.01	1,039.86	1,117.35	1,211.70	1,329.85
81	411.24	518.91	664.86	895.63	1,039.86	1,124.10	1,204.96	1,303.28	1,424.94
82	443.03	560.43	719.99	969.77	1,125.44	1,214.39	1,299.98	1,401.86	1,527.03
83	463.77	587.67	755.01	1,017.61	1,178.01	1,267.63	1,352.54	1,452.90	1,579.46
84	485.19	615.56	791.99	1,067.48	1,233.26	1,322.21	1,407.13	1,505.35	1,633.99
85	507.89	644.75	830.26	1,120.05	1,290.55	1,379.50	1,463.74	1,559.89	1,689.92
86	531.24	675.89	871.13	1,175.31	1,351.20	1,439.48	1,523.05	1,616.51	1,748.66
87	555.88	708.32	913.29	1,232.59	1,414.55	1,502.16	1,584.38	1,675.24	1,808.79
88	581.82	742.04	958.05	1,293.25	1,480.58	1,567.53	1,648.39	1,736.08	1,871.02
89	611.01	780.32	1,008.64	1,361.30	1,554.72	1,639.63	1,719.16	1,803.20	1,939.55

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$38.33	$47.76	$55.43	$60.14	$67.23	$77.72	$96.66
35-39	n/a	n/a	48.35	60.73	70.77	77.84	86.09	99.84	122.57
40-44	n/a	n/a	61.91	77.84	91.40	99.65	110.26	127.62	154.80
45-49	n/a	n/a	77.84	99.06	115.58	126.20	139.74	161.12	193.96
50	n/a	n/a	87.86	111.46	129.73	142.12	156.86	180.06	216.07
51	n/a	n/a	91.40	116.17	135.03	147.42	162.75	187.00	223.66
52	n/a	n/a	94.93	120.88	140.94	153.32	169.23	194.61	232.51
53	n/a	n/a	99.65	126.78	148.01	161.57	178.08	204.71	243.87
54	n/a	n/a	104.96	133.85	155.68	169.83	186.91	214.81	255.25
55	n/a	n/a	110.26	140.36	163.93	178.67	196.96	226.20	267.89
56	n/a	n/a	116.17	148.01	172.78	188.11	206.98	237.55	281.16
57	n/a	n/a	122.06	155.68	181.63	198.13	217.59	249.57	295.04
58	n/a	n/a	129.14	164.52	191.65	208.74	229.39	263.45	310.21
59	n/a	n/a	136.21	173.37	202.26	220.54	241.77	277.36	326.00
60	n/a	n/a	143.30	183.38	213.46	232.34	254.74	292.52	342.43
61	n/a	n/a	151.55	193.42	225.25	245.31	268.89	308.33	360.13
62	n/a	n/a	159.81	204.03	237.64	258.87	283.04	324.75	378.44
63	n/a	n/a	169.83	217.00	252.38	275.36	301.32	344.95	401.20
64	n/a	n/a	180.43	231.14	268.89	293.07	320.20	366.44	425.20
65	n/a	n/a	192.24	245.89	285.99	311.93	340.83	389.81	450.48
66	n/a	n/a	204.03	261.23	304.27	331.39	362.07	414.45	477.63
67	n/a	n/a	217.00	278.33	323.74	352.62	385.05	440.35	506.70
68	n/a	n/a	233.52	299.56	348.50	379.75	414.54	473.84	543.34
69	n/a	n/a	251.20	321.97	375.62	409.24	445.80	509.22	582.52
70	n/a	n/a	270.09	346.73	404.51	440.49	480.01	547.76	624.85
71	n/a	n/a	290.11	373.27	435.19	474.68	516.55	589.47	670.34
72	n/a	n/a	311.93	401.56	468.79	510.66	556.06	634.33	718.99
73	n/a	n/a	334.34	431.05	502.40	547.22	594.40	677.29	764.47
74	n/a	n/a	358.54	461.72	538.38	586.14	636.26	722.78	813.11
75	n/a	n/a	383.88	495.33	577.29	628.01	680.48	772.05	864.31
76	n/a	n/a	411.60	531.30	618.57	672.82	728.24	824.50	918.64
77	n/a	n/a	441.08	569.64	663.39	721.17	778.97	880.73	976.75
78	n/a	n/a	477.63	616.81	717.63	778.97	840.29	947.05	1,046.25
79	n/a	n/a	516.55	668.11	776.59	842.05	906.32	1,018.45	1,121.45
80	n/a	n/a	559.01	723.53	840.88	909.88	977.69	1,094.90	1,201.68
81	n/a	n/a	604.41	783.68	909.88	983.58	1,054.34	1,177.67	1,287.61
82	n/a	n/a	654.53	848.55	984.76	1,062.59	1,137.48	1,266.75	1,379.85
83	n/a	n/a	686.38	890.40	1,030.76	1,109.17	1,183.47	1,312.88	1,427.22
84	n/a	n/a	719.99	934.05	1,079.11	1,156.93	1,231.24	1,360.25	1,476.50
85	n/a	n/a	754.78	980.03	1,129.23	1,207.07	1,280.77	1,409.54	1,527.04
86	n/a	n/a	791.94	1,028.40	1,182.30	1,259.54	1,332.67	1,460.72	1,580.13
87	n/a	n/a	830.27	1,078.52	1,237.72	1,314.38	1,386.33	1,513.78	1,634.45
88	n/a	n/a	870.95	1,131.59	1,295.52	1,371.59	1,442.34	1,568.75	1,690.68
89	n/a	n/a	916.95	1,191.14	1,360.37	1,434.69	1,504.26	1,629.40	1,752.61

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$33.70	$39.59	$46.33	$57.29	$65.72	$71.61	$79.19	$85.08	$105.30
35-39	40.44	48.01	57.29	71.61	82.56	90.13	99.41	106.97	131.41
40-44	48.86	58.96	71.61	90.13	104.46	114.57	126.36	135.62	164.27
45-49	61.50	74.14	90.98	114.57	133.10	144.88	160.06	171.85	208.07
50	69.08	83.40	102.76	129.73	150.80	164.27	181.11	194.59	233.33
51	71.61	86.77	106.97	134.78	157.53	171.01	188.70	202.18	241.77
52	74.14	90.13	111.20	140.67	164.27	178.58	196.29	210.60	251.88
53	78.35	95.19	117.94	149.09	173.53	188.70	208.07	222.39	265.35
54	82.56	100.24	124.68	157.53	182.79	199.65	219.86	235.03	279.67
55	86.77	106.13	131.41	166.80	193.75	210.60	231.66	248.51	294.84
56	91.82	112.05	138.99	176.06	204.71	223.23	245.14	261.98	310.01
57	96.87	118.78	146.58	186.16	216.49	235.87	258.61	277.15	326.86
58	102.76	125.52	155.85	197.97	229.98	250.19	274.61	293.16	345.38
59	108.68	133.10	165.11	209.76	243.46	265.35	290.63	310.84	364.76
60	114.57	140.67	175.22	222.39	258.61	281.36	308.31	329.38	385.82
61	121.31	149.09	185.32	235.87	273.78	298.21	326.86	348.75	407.72
62	128.89	158.38	197.13	250.19	290.63	315.90	346.22	369.82	430.46
63	137.31	168.48	210.60	267.89	310.84	338.64	369.82	395.08	459.11
64	146.58	180.27	224.91	286.42	332.75	362.23	395.92	422.04	489.43
65	155.85	192.91	240.93	306.63	356.34	387.50	422.88	451.52	521.44
66	166.80	205.55	257.77	328.54	381.61	414.45	452.36	482.70	555.98
67	177.74	219.86	275.45	351.27	408.56	443.93	484.38	515.54	593.05
68	191.21	236.71	297.37	379.92	442.26	481.00	523.96	557.66	639.38
69	206.39	256.09	321.79	411.93	478.49	520.61	566.94	603.99	689.92
70	222.39	276.31	347.91	445.63	518.91	564.40	614.11	653.69	744.68
71	240.09	298.21	376.55	482.70	561.87	611.57	664.65	706.77	803.64
72	258.61	321.79	406.88	522.28	608.20	662.12	719.40	764.90	866.83
73	277.99	346.22	438.04	562.73	655.39	712.66	773.33	820.50	925.79
74	298.21	372.34	471.74	606.52	705.08	766.58	831.44	880.30	988.98
75	320.95	400.97	507.97	652.86	759.83	825.55	893.77	945.16	1,056.36
76	344.54	431.30	546.72	703.40	817.96	888.72	960.33	1,013.40	1,128.81
77	370.66	464.16	588.84	758.15	881.14	956.12	1,031.94	1,087.53	1,205.47
78	400.97	502.90	639.38	824.71	956.96	1,037.83	1,117.85	1,175.14	1,297.29
79	434.67	545.88	694.98	896.31	1,040.36	1,126.28	1,211.37	1,268.64	1,396.69
80	470.06	591.36	754.78	974.64	1,130.49	1,222.31	1,312.45	1,370.56	1,502.83
81	508.81	641.90	820.50	1,060.57	1,229.05	1,326.77	1,421.97	1,480.93	1,618.23
82	550.93	695.81	891.25	1,153.23	1,335.20	1,439.65	1,539.90	1,598.87	1,741.22
83	578.72	732.04	938.42	1,213.89	1,403.42	1,507.89	1,608.13	1,663.73	1,808.61
84	607.36	769.95	988.14	1,278.76	1,474.19	1,579.49	1,679.74	1,731.12	1,877.70
85	638.54	809.54	1,039.52	1,346.15	1,549.17	1,654.46	1,753.86	1,800.19	1,950.14
86	669.70	850.81	1,094.27	1,417.76	1,627.50	1,731.96	1,831.37	1,872.65	2,025.11
87	703.40	894.61	1,152.40	1,492.71	1,710.06	1,814.52	1,913.07	1,948.46	2,103.45
88	738.77	940.94	1,213.05	1,571.90	1,796.83	1,900.44	1,997.31	2,026.79	2,184.33
89	775.84	989.82	1,277.06	1,655.30	1,887.80	1,989.73	2,085.76	2,108.51	2,267.72

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$31.68	$37.21	$43.55	$54.44	$62.43	$68.03	$75.23	$81.68	$101.08
35-39	38.01	45.12	53.86	68.03	78.44	85.62	94.45	102.70	126.15
40-44	45.94	55.43	67.31	85.62	99.23	108.84	120.04	130.20	157.70
45-49	57.81	69.69	85.52	108.84	126.45	137.64	152.06	164.98	199.74
50	64.93	78.39	96.60	123.25	143.25	156.05	172.06	186.79	224.01
51	67.31	81.56	100.56	128.04	149.64	162.46	179.26	194.09	232.09
52	69.69	84.73	104.52	133.64	156.05	169.66	186.48	202.18	241.81
53	73.65	89.49	110.87	141.64	164.86	179.26	197.67	213.50	254.74
54	77.62	94.24	117.20	149.64	173.65	189.65	208.87	225.63	268.48
55	81.56	99.77	123.53	158.46	184.06	200.07	220.08	238.57	283.04
56	86.31	105.33	130.66	167.26	194.47	212.07	232.89	251.50	297.61
57	91.06	111.64	137.79	176.86	205.67	224.07	245.68	266.06	313.78
58	96.60	117.99	146.49	188.07	218.47	237.69	260.89	281.44	331.57
59	102.15	125.13	155.19	199.27	231.27	252.09	276.08	298.42	350.17
60	107.68	132.24	164.70	211.27	245.68	267.30	292.90	316.20	370.39
61	114.03	140.16	174.21	224.07	260.09	283.31	310.50	334.81	391.41
62	121.16	148.88	185.30	237.69	276.08	300.11	328.92	355.02	413.24
63	129.09	158.38	197.97	254.50	295.31	321.70	351.31	379.28	440.73
64	137.79	169.46	211.43	272.10	316.10	344.11	376.13	405.16	469.85
65	146.49	181.34	226.46	291.30	338.52	368.12	401.72	433.47	500.59
66	156.78	193.22	242.31	312.12	362.53	393.73	429.74	463.39	533.74
67	167.08	206.67	258.94	333.71	388.13	421.74	460.16	494.92	569.32
68	179.75	222.51	279.52	360.91	420.15	456.96	497.77	535.35	613.79
69	194.01	240.73	302.48	391.33	454.57	494.58	538.59	579.84	662.33
70	209.05	259.73	327.04	423.35	492.97	536.19	583.40	627.55	714.89
71	225.67	280.32	353.95	458.56	533.77	581.00	631.41	678.50	771.50
72	243.09	302.48	382.47	496.17	577.80	629.01	683.44	734.30	832.16
73	261.30	325.44	411.76	534.60	622.62	677.02	734.67	787.66	888.76
74	280.32	349.99	443.44	576.20	669.82	728.24	789.87	845.09	949.41
75	301.69	376.92	477.49	620.22	721.84	784.27	849.09	907.36	1,014.11
76	323.87	405.42	513.92	668.23	777.06	844.29	912.32	972.88	1,083.66
77	348.41	436.31	553.50	720.24	837.08	908.32	980.34	1,044.02	1,157.25
78	376.92	472.73	601.02	783.47	909.11	985.93	1,061.96	1,128.13	1,245.38
79	408.59	513.13	653.29	851.49	988.34	1,069.95	1,150.79	1,217.89	1,340.81
80	441.86	555.88	709.50	925.91	1,073.96	1,161.19	1,246.83	1,315.73	1,442.72
81	478.28	603.39	771.27	1,007.54	1,167.60	1,260.44	1,350.86	1,421.70	1,553.51
82	517.86	654.06	837.78	1,095.58	1,268.43	1,367.66	1,462.91	1,534.91	1,671.58
83	543.99	688.13	882.12	1,153.19	1,333.25	1,432.49	1,527.72	1,597.18	1,736.28
84	570.92	723.75	928.85	1,214.83	1,400.48	1,500.52	1,595.75	1,661.87	1,802.59
85	600.23	760.97	977.15	1,278.85	1,471.70	1,571.74	1,666.18	1,728.18	1,872.13
86	629.53	799.77	1,028.62	1,346.87	1,546.13	1,645.36	1,739.79	1,797.75	1,944.11
87	661.19	840.93	1,083.25	1,418.08	1,624.56	1,723.80	1,817.42	1,870.52	2,019.31
88	694.45	884.48	1,140.26	1,493.30	1,707.00	1,805.42	1,897.45	1,945.72	2,096.95
89	729.29	930.42	1,200.44	1,572.53	1,793.42	1,890.25	1,981.48	2,024.18	2,177.01

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$29.32	$34.45	$40.31	$50.99	$58.48	$63.72	$70.48	$77.42	$95.82
35-39	35.18	41.77	49.83	63.72	73.47	80.21	88.48	97.35	119.58
40-44	42.51	51.29	62.30	80.21	92.98	101.96	112.46	123.41	149.49
45-49	53.51	64.50	79.16	101.96	118.46	128.96	142.46	156.39	189.34
50	60.09	72.56	89.41	115.46	134.21	146.19	161.19	177.07	212.33
51	62.30	75.49	93.08	119.96	140.19	152.20	167.94	183.97	220.01
52	64.50	78.40	96.74	125.19	146.19	158.93	174.70	191.65	229.21
53	68.16	82.82	102.60	132.70	154.44	167.94	185.18	202.38	241.47
54	71.82	87.22	108.47	140.19	162.69	177.69	195.67	213.88	254.50
55	75.49	92.34	114.33	148.45	172.44	187.43	206.18	226.13	268.30
56	79.88	97.48	120.93	156.70	182.19	198.69	218.17	238.41	282.12
57	84.28	103.34	127.53	165.69	192.67	209.92	230.16	252.21	297.44
58	89.41	109.20	135.58	176.18	204.67	222.66	244.42	266.77	314.29
59	94.55	115.80	143.65	186.69	216.69	236.17	258.65	282.86	331.94
60	99.68	122.39	152.44	197.93	230.16	250.41	274.39	299.72	351.10
61	105.53	129.72	161.24	209.92	243.66	265.42	290.91	317.38	371.03
62	112.13	137.79	171.50	222.66	258.65	281.16	308.14	336.53	391.71
63	119.46	146.58	183.22	238.42	276.65	301.39	329.14	359.54	417.78
64	127.53	156.85	195.67	254.91	296.15	322.38	352.37	384.05	445.38
65	135.58	167.83	209.59	272.91	317.14	344.88	376.35	410.89	474.51
66	145.12	178.83	224.27	292.39	339.64	368.86	402.60	439.25	505.94
67	154.64	191.28	239.64	312.63	363.62	395.10	431.09	469.13	539.68
68	166.36	205.94	258.71	338.12	393.61	428.09	466.32	507.46	581.84
69	179.55	222.79	279.97	366.62	425.85	463.35	504.56	549.63	627.83
70	193.48	240.39	302.69	396.62	461.83	502.32	546.55	594.86	677.66
71	208.87	259.45	327.59	429.61	500.06	544.30	591.54	643.16	731.32
72	224.99	279.97	353.99	464.83	541.29	589.29	640.28	696.06	788.82
73	241.85	301.22	381.10	500.82	583.29	634.27	688.26	746.66	842.47
74	259.45	323.92	410.42	539.81	627.53	682.25	739.98	801.07	899.96
75	279.23	348.84	441.93	581.05	676.26	734.74	795.46	860.10	961.29
76	299.76	375.24	475.64	626.02	727.98	790.97	854.69	922.20	1,027.22
77	322.47	403.82	512.29	674.75	784.23	850.95	918.42	989.65	1,096.97
78	348.84	437.53	556.26	733.99	851.69	923.65	994.89	1,069.39	1,180.53
79	378.16	474.90	604.62	797.71	925.91	1,002.38	1,078.11	1,154.47	1,271.00
80	408.96	514.48	656.66	867.43	1,006.13	1,087.85	1,168.08	1,247.22	1,367.57
81	442.67	558.45	713.83	943.91	1,093.86	1,180.82	1,265.55	1,347.65	1,472.60
82	479.31	605.36	775.40	1,026.38	1,188.32	1,281.29	1,370.51	1,454.97	1,584.51
83	503.49	636.88	816.43	1,080.35	1,249.06	1,342.01	1,431.24	1,513.99	1,645.83
84	528.41	669.85	859.68	1,138.10	1,312.03	1,405.76	1,494.97	1,575.31	1,708.70
85	555.52	704.30	904.38	1,198.07	1,378.76	1,472.46	1,560.94	1,638.17	1,774.62
86	582.64	740.22	952.02	1,261.81	1,448.48	1,541.44	1,629.91	1,704.11	1,842.86
87	611.96	778.31	1,002.59	1,328.52	1,521.95	1,614.92	1,702.63	1,773.11	1,914.14
88	642.74	818.62	1,055.35	1,398.99	1,599.17	1,691.39	1,777.61	1,844.38	1,987.74
89	674.97	861.15	1,111.05	1,473.22	1,680.15	1,770.85	1,856.33	1,918.75	2,063.62

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$27.97	$32.86	$38.45	$48.70	$55.86	$60.87	$67.31	$74.87	$92.66
35-39	33.57	39.85	47.55	60.87	70.18	76.61	84.50	94.13	115.64
40-44	40.56	48.94	59.42	76.61	88.79	97.37	107.41	119.34	144.57
45-49	51.04	61.53	75.52	97.37	113.14	123.15	136.05	151.23	183.11
50	57.34	69.22	85.30	110.28	128.17	139.62	153.95	171.23	205.34
51	59.42	72.02	88.79	114.57	133.90	145.36	160.40	177.91	212.75
52	61.53	74.81	92.29	119.57	139.62	151.79	166.84	185.32	221.66
53	65.04	79.01	97.89	126.73	147.51	160.40	176.86	195.71	233.52
54	68.53	83.21	103.48	133.90	155.38	169.70	186.89	206.82	246.11
55	72.02	88.10	109.07	141.77	164.69	179.01	196.92	218.68	259.46
56	76.21	93.00	115.37	149.66	174.00	189.74	208.36	230.54	272.80
57	80.41	98.58	121.66	158.25	184.01	200.50	219.82	243.89	287.64
58	85.30	104.18	129.35	168.27	195.49	212.66	233.43	257.98	303.94
59	90.21	110.49	137.04	178.30	206.93	225.54	247.03	273.54	321.00
60	95.09	116.76	145.43	189.04	219.82	239.16	262.07	289.84	339.52
61	100.69	123.75	153.83	200.50	232.72	253.48	277.83	306.90	358.80
62	106.97	131.45	163.62	212.66	247.03	268.53	294.29	325.44	378.82
63	113.98	139.83	174.79	227.71	264.22	287.84	314.33	347.68	404.01
64	121.66	149.63	186.69	243.46	282.84	307.90	336.53	371.39	430.70
65	129.35	160.11	199.96	260.64	302.89	329.38	359.44	397.34	458.87
66	138.45	170.59	213.94	279.26	324.37	352.28	384.51	424.77	489.27
67	147.52	182.49	228.62	298.58	347.28	377.34	411.73	453.67	521.89
68	158.72	196.47	246.82	322.92	375.92	408.86	445.36	490.74	562.65
69	171.30	212.56	267.10	350.14	406.72	442.52	481.91	531.52	607.13
70	184.59	229.33	288.77	378.78	441.08	479.73	521.98	575.25	655.31
71	199.27	247.51	312.52	410.30	477.59	519.84	564.94	621.95	707.21
72	214.65	267.10	337.71	443.93	516.97	562.80	611.50	673.11	762.81
73	230.73	287.35	363.59	478.33	557.08	605.75	657.33	722.02	814.70
74	247.51	309.03	391.55	515.54	599.32	651.58	706.73	774.66	870.30
75	266.39	332.80	421.61	554.93	645.86	701.72	759.71	831.75	929.61
76	285.97	357.97	453.77	597.89	695.27	755.42	816.28	891.80	993.35
77	307.63	385.25	488.73	644.43	748.97	812.70	877.15	957.02	1,060.81
78	332.80	417.41	530.68	701.00	813.41	882.16	950.16	1,034.13	1,141.61
79	360.77	453.08	576.84	761.86	884.31	957.34	1,029.67	1,116.41	1,229.08
80	390.15	490.83	626.46	828.45	960.92	1,038.95	1,115.59	1,206.10	1,322.50
81	422.32	532.77	681.02	901.50	1,044.70	1,127.76	1,208.67	1,303.22	1,424.04
82	457.26	577.52	739.75	980.25	1,134.92	1,223.71	1,308.92	1,407.00	1,532.27
83	480.35	607.60	778.89	1,031.80	1,192.91	1,281.71	1,366.92	1,464.09	1,591.58
84	504.12	639.06	820.16	1,086.95	1,253.06	1,342.57	1,427.77	1,523.38	1,652.38
85	529.98	671.91	862.80	1,144.22	1,316.78	1,406.30	1,490.78	1,584.17	1,716.13
86	555.85	706.18	908.24	1,205.10	1,383.38	1,472.17	1,556.66	1,647.92	1,782.11
87	583.82	742.53	956.50	1,268.80	1,453.56	1,542.35	1,626.12	1,714.65	1,851.04
88	613.18	780.99	1,006.82	1,336.12	1,527.30	1,615.37	1,697.71	1,783.58	1,922.22
89	643.95	821.53	1,059.96	1,407.00	1,604.63	1,691.27	1,772.90	1,855.49	1,995.58

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.95	$30.49	$35.67	$45.83	$52.58	$57.29	$63.36	$70.61	$87.40
35-39	31.13	36.97	44.11	57.29	66.05	72.11	79.53	88.79	109.07
40-44	37.63	45.40	55.13	72.11	83.56	91.65	101.08	112.56	136.34
45-49	47.37	57.09	70.06	91.65	106.48	115.91	128.04	142.64	172.69
50	53.18	64.22	79.13	103.78	120.63	131.41	144.88	161.51	193.68
51	55.13	66.82	82.37	107.84	126.02	136.82	150.96	167.80	200.66
52	57.09	69.39	85.62	112.55	131.41	142.86	157.02	174.79	209.05
53	60.33	73.30	90.81	119.28	138.82	150.96	166.45	184.59	220.24
54	63.58	77.18	96.01	126.02	146.25	159.72	175.89	195.07	232.13
55	66.82	81.72	101.19	133.44	155.01	168.48	185.32	206.26	244.72
56	70.70	86.27	107.02	140.85	163.77	178.58	196.11	217.45	257.31
57	74.60	91.46	112.86	148.94	173.19	188.70	206.89	230.04	271.29
58	79.13	96.65	120.00	158.38	183.99	200.15	219.70	243.33	286.67
59	83.68	102.49	127.12	167.80	194.77	212.28	232.49	258.01	302.75
60	88.22	108.32	134.91	177.91	206.89	225.09	246.65	273.38	320.22
61	93.40	114.80	142.71	188.70	219.02	238.57	261.48	289.46	338.42
62	99.25	121.95	151.78	200.15	232.49	252.72	276.97	306.95	357.28
63	105.73	129.73	162.16	214.31	248.68	270.90	295.85	327.91	381.05
64	112.86	138.82	173.18	229.12	266.19	289.79	316.73	350.29	406.22
65	120.00	148.54	185.51	245.31	285.07	310.01	338.30	374.76	432.80
66	128.43	158.27	198.48	262.82	305.30	331.57	361.90	400.63	461.46
67	136.86	169.29	212.10	281.03	326.86	355.14	387.50	427.89	492.22
68	147.24	182.27	228.98	303.94	353.80	384.80	419.17	462.86	530.68
69	158.92	197.20	247.79	329.55	382.79	416.48	453.55	501.31	572.64
70	171.25	212.76	267.89	356.50	415.13	451.52	491.29	542.56	618.08
71	184.87	229.62	289.93	386.16	449.51	489.27	531.73	586.63	667.02
72	199.12	247.79	313.31	417.83	486.55	529.69	575.53	634.87	719.47
73	214.06	266.59	337.30	450.18	524.32	570.14	618.66	681.02	768.41
74	229.62	286.69	363.25	485.21	564.06	613.27	665.15	730.64	820.85
75	247.13	308.76	391.14	522.28	607.86	660.44	715.02	784.49	876.78
76	265.30	332.10	420.98	562.73	654.38	710.98	768.26	841.13	936.91
77	285.40	357.40	453.40	606.52	704.92	764.90	825.55	902.64	1,000.53
78	308.76	387.24	492.33	659.77	765.56	830.26	894.28	975.36	1,076.75
79	334.70	420.32	535.13	717.05	832.29	901.02	969.09	1,052.98	1,159.27
80	361.95	455.35	581.18	779.71	904.40	977.85	1,049.96	1,137.57	1,247.35
81	391.79	494.25	631.78	848.46	983.24	1,061.41	1,137.57	1,229.17	1,343.13
82	424.22	535.77	686.27	922.60	1,068.17	1,151.72	1,231.93	1,327.07	1,445.22
83	445.61	563.67	722.59	971.11	1,122.74	1,206.31	1,286.51	1,380.89	1,501.15
84	467.68	592.86	760.86	1,023.00	1,179.35	1,263.59	1,343.79	1,436.82	1,558.48
85	491.68	623.34	800.43	1,076.93	1,239.34	1,323.58	1,403.08	1,494.16	1,618.61
86	515.67	655.12	842.59	1,134.20	1,302.00	1,385.56	1,465.09	1,554.29	1,680.84
87	541.62	688.85	887.36	1,194.16	1,368.05	1,451.61	1,530.46	1,617.22	1,745.85
88	568.85	724.53	934.04	1,257.52	1,437.46	1,520.34	1,597.85	1,682.23	1,813.00
89	597.39	762.16	983.35	1,324.23	1,510.24	1,591.79	1,668.62	1,750.08	1,882.21

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$32.43	$40.10	$45.99	$50.12	$55.43	$63.82	$78.98
35-39	n/a	n/a	40.10	50.12	57.78	63.09	69.59	80.24	98.55
40-44	n/a	n/a	50.12	63.09	73.12	80.19	88.45	101.72	123.21
45-49	n/a	n/a	63.70	80.19	93.17	101.42	112.05	128.89	156.05
50	n/a	n/a	71.94	90.81	105.54	114.99	126.78	145.95	175.00
51	n/a	n/a	74.89	94.34	110.26	119.70	132.09	151.64	181.32
52	n/a	n/a	77.84	98.46	114.99	125.01	137.41	157.95	188.90
53	n/a	n/a	82.56	104.37	121.47	132.09	145.66	166.80	199.02
54	n/a	n/a	87.27	110.26	127.95	139.74	153.90	176.27	209.76
55	n/a	n/a	91.98	116.76	135.62	147.42	162.16	186.39	221.13
56	n/a	n/a	97.30	123.25	143.30	156.27	171.60	196.49	232.51
57	n/a	n/a	102.60	130.32	151.55	165.11	181.02	207.86	245.15
58	n/a	n/a	109.08	138.57	160.98	175.13	192.24	219.88	259.03
59	n/a	n/a	115.58	146.84	170.42	185.76	203.44	233.14	273.58
60	n/a	n/a	122.66	155.68	181.02	196.96	215.82	247.03	289.37
61	n/a	n/a	129.73	165.11	191.65	208.74	228.81	261.57	305.79
62	n/a	n/a	138.00	175.13	203.44	221.13	242.35	277.36	322.85
63	n/a	n/a	147.42	187.53	217.59	237.05	258.87	296.31	344.33
64	n/a	n/a	157.44	200.50	232.93	253.56	277.15	316.54	367.08
65	n/a	n/a	168.64	214.65	249.43	271.24	296.02	338.64	391.08
66	n/a	n/a	180.43	229.98	267.12	290.11	316.64	362.03	416.99
67	n/a	n/a	192.83	245.89	285.99	310.75	339.06	386.66	444.79
68	n/a	n/a	208.15	265.94	309.58	336.71	366.78	418.25	479.53
69	n/a	n/a	225.25	288.36	334.94	364.43	396.85	453.00	517.44
70	n/a	n/a	243.54	311.93	363.25	395.08	429.87	490.27	558.51
71	n/a	n/a	263.58	337.88	393.30	428.10	465.26	530.08	602.73
72	n/a	n/a	284.82	365.60	425.75	463.48	503.58	573.68	650.11
73	n/a	n/a	306.63	393.90	458.77	498.87	541.33	615.38	694.34
74	n/a	n/a	330.22	424.57	493.56	536.60	582.01	660.23	741.74
75	n/a	n/a	355.57	457.00	531.89	577.88	625.64	708.88	792.28
76	n/a	n/a	382.70	492.38	572.58	622.11	672.23	760.05	846.60
77	n/a	n/a	412.19	530.71	616.81	669.28	722.35	815.64	904.11
78	n/a	n/a	447.57	577.29	669.87	726.47	782.50	881.36	972.96
79	n/a	n/a	486.49	627.42	728.24	788.39	847.96	951.47	1,047.53
80	n/a	n/a	528.36	682.25	791.34	855.61	918.72	1,027.92	1,127.13
81	n/a	n/a	574.35	742.41	860.35	928.74	995.38	1,110.71	1,213.68
82	n/a	n/a	623.89	807.27	934.63	1,007.76	1,077.93	1,199.16	1,305.92
83	n/a	n/a	656.91	849.72	982.40	1,055.52	1,125.70	1,247.80	1,356.46
84	n/a	n/a	691.69	895.13	1,031.94	1,105.64	1,175.82	1,298.35	1,408.26
85	n/a	n/a	727.67	942.30	1,084.42	1,158.13	1,227.70	1,350.14	1,462.61
86	n/a	n/a	765.99	992.44	1,139.25	1,212.37	1,281.95	1,404.48	1,518.84
87	n/a	n/a	806.68	1,044.91	1,197.03	1,270.16	1,339.16	1,461.35	1,577.58
88	n/a	n/a	849.13	1,100.34	1,257.79	1,330.31	1,398.12	1,520.09	1,638.25
89	n/a	n/a	893.95	1,158.72	1,321.47	1,392.81	1,460.04	1,581.39	1,700.79

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$29.49	$34.54	$40.44	$48.86	$56.43	$60.64	$66.56	$71.61	$86.77
35-39	34.54	40.44	48.01	58.96	68.24	74.14	81.71	87.61	106.13
40-44	41.28	48.86	58.96	73.29	85.08	92.66	101.92	109.52	132.25
45-49	50.54	61.50	74.14	93.50	107.84	117.10	129.73	138.99	167.64
50	57.29	69.08	84.24	106.13	122.99	133.10	147.42	157.53	188.70
51	59.80	71.61	87.61	110.36	128.04	138.99	153.32	164.27	196.29
52	62.34	74.98	91.82	115.41	133.94	145.74	160.06	171.01	204.71
53	65.72	79.19	97.71	122.15	142.36	154.17	169.32	181.11	216.49
54	69.08	84.24	103.62	129.73	150.80	163.43	180.27	192.07	229.12
55	73.29	89.29	109.52	138.15	160.06	173.53	191.21	203.86	241.77
56	77.50	94.34	116.26	146.58	170.16	184.48	202.18	216.49	256.09
57	82.56	100.24	122.99	155.85	180.27	195.43	214.81	229.12	271.24
58	87.61	106.13	131.41	165.95	192.07	208.92	229.12	244.30	288.10
59	92.66	112.89	139.83	176.90	204.71	222.39	243.46	260.30	305.79
60	98.55	120.47	149.09	188.70	218.18	236.71	259.46	277.15	324.32
61	104.46	128.04	158.38	200.50	232.49	252.72	276.31	294.84	344.54
62	111.20	136.46	169.32	213.97	247.67	269.56	294.00	313.36	365.60
63	119.62	146.58	181.95	229.98	267.03	289.79	316.73	336.96	391.71
64	128.04	157.53	195.43	247.67	287.26	311.68	340.33	362.23	419.52
65	137.31	168.48	209.76	266.19	309.15	335.28	365.60	389.18	449.84
66	147.42	181.11	225.77	286.42	332.75	360.55	393.39	418.67	481.84
67	157.53	194.59	242.62	308.31	358.02	388.34	422.88	449.84	517.23
68	171.01	210.60	263.67	336.12	389.18	422.88	460.79	489.43	561.03
69	185.32	229.12	287.26	365.60	424.57	460.79	501.22	533.24	608.20
70	200.50	248.51	311.68	398.46	462.48	502.06	545.88	579.57	660.44
71	217.34	269.56	339.49	433.83	503.76	546.72	594.73	630.95	716.87
72	235.87	293.16	368.98	471.74	548.40	595.57	646.97	686.55	777.54
73	254.40	316.73	399.30	510.49	593.05	644.43	698.35	740.47	834.81
74	274.61	342.01	431.30	552.61	641.90	696.65	753.94	797.74	895.47
75	296.52	368.98	466.69	598.10	694.14	753.10	814.59	860.08	961.17
76	320.11	399.30	504.60	646.97	750.57	813.75	879.46	926.63	1,031.10
77	345.38	431.30	545.88	700.03	812.07	880.30	949.37	999.08	1,106.06
78	374.87	469.21	594.73	764.90	886.19	959.49	1,032.77	1,084.16	1,196.19
79	407.72	511.33	649.48	834.81	967.07	1,045.41	1,123.76	1,175.98	1,293.08
80	443.09	555.98	708.45	911.47	1,055.52	1,139.76	1,222.31	1,275.38	1,397.53
81	481.00	605.68	772.47	994.87	1,151.54	1,241.70	1,329.31	1,383.21	1,510.42
82	523.12	659.60	842.39	1,086.69	1,256.85	1,352.88	1,446.38	1,500.30	1,633.40
83	550.93	695.81	890.40	1,148.18	1,325.09	1,422.81	1,515.47	1,566.85	1,702.47
84	580.41	734.56	940.10	1,213.89	1,397.53	1,495.25	1,588.75	1,635.92	1,774.92
85	611.57	775.00	993.19	1,282.11	1,473.35	1,571.90	1,665.40	1,708.38	1,849.89
86	644.43	817.96	1,048.78	1,355.41	1,553.38	1,651.93	1,745.43	1,784.20	1,928.24
87	678.97	862.62	1,108.58	1,432.07	1,637.62	1,736.17	1,829.67	1,863.37	2,010.79
88	715.19	910.63	1,170.93	1,512.94	1,726.91	1,825.46	1,918.12	1,945.09	2,095.88
89	753.94	960.33	1,236.64	1,598.87	1,821.25	1,918.12	2,009.95	2,031.84	2,185.17

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$27.72	$32.45	$38.01	$46.42	$53.61	$57.61	$63.23	$68.75	$83.30
35-39	32.45	38.01	45.12	56.02	64.81	70.43	77.63	84.11	101.90
40-44	38.80	45.94	55.43	69.61	80.82	88.02	96.83	105.14	126.96
45-49	47.51	57.81	69.69	88.83	102.45	111.24	123.25	133.43	160.94
50	53.86	64.93	79.19	100.83	116.84	126.45	140.06	151.22	181.14
51	56.21	67.31	82.35	104.82	121.64	132.04	145.66	157.70	188.43
52	58.60	70.48	86.31	109.62	127.24	138.45	152.06	164.18	196.51
53	61.77	74.43	91.85	116.04	135.25	146.46	160.85	173.87	207.83
54	64.93	79.19	97.41	123.25	143.25	155.26	171.26	184.38	219.97
55	68.88	83.93	102.95	131.25	152.06	164.86	181.66	195.70	232.09
56	72.84	88.69	109.28	139.24	161.65	175.26	192.07	207.83	245.85
57	77.62	94.24	115.61	148.06	171.26	185.66	204.07	219.97	260.39
58	82.35	99.77	123.53	157.66	182.47	198.48	217.67	234.51	276.58
59	87.10	106.11	131.44	168.05	194.47	211.27	231.27	249.89	293.56
60	92.64	113.24	140.16	179.26	207.27	224.87	246.49	266.06	311.34
61	98.18	120.35	148.88	190.47	220.87	240.09	262.49	283.04	330.76
62	104.52	128.28	159.15	203.28	235.29	256.09	279.30	300.83	350.98
63	112.44	137.79	171.04	218.47	253.68	275.30	300.90	323.48	376.04
64	120.35	148.07	183.71	235.29	272.90	296.10	323.32	347.74	402.74
65	129.09	158.38	197.17	252.88	293.69	318.52	347.32	373.61	431.84
66	138.57	170.25	212.22	272.10	316.10	342.52	373.72	401.92	462.56
67	148.07	182.91	228.06	292.90	340.12	368.93	401.72	431.84	496.54
68	160.74	197.97	247.86	319.32	369.73	401.72	437.75	469.85	538.59
69	174.21	215.39	270.02	347.32	403.35	437.75	476.16	511.92	583.87
70	188.46	233.61	292.98	378.53	439.36	476.95	518.59	556.39	634.02
71	204.31	253.39	319.12	412.14	478.58	519.38	564.99	605.71	688.21
72	221.71	275.57	346.84	448.15	520.97	565.78	614.62	659.09	746.43
73	239.14	297.74	375.34	484.97	563.41	612.21	663.43	710.85	801.42
74	258.14	321.50	405.42	524.97	609.80	661.83	716.24	765.82	859.65
75	278.72	346.84	438.69	568.18	659.43	715.44	773.85	825.68	922.72
76	300.90	375.34	474.31	614.62	713.04	773.06	835.49	889.56	989.84
77	324.66	405.42	513.13	665.02	771.46	836.28	901.90	959.11	1,061.83
78	352.37	441.05	559.04	726.65	841.88	911.51	981.13	1,040.78	1,148.35
79	383.25	480.65	610.51	793.07	918.72	993.14	1,067.58	1,128.94	1,241.36
80	416.52	522.62	665.95	865.90	1,002.74	1,082.77	1,161.19	1,224.37	1,341.63
81	452.13	569.34	726.12	945.11	1,093.97	1,179.60	1,262.84	1,327.88	1,450.00
82	491.74	620.02	791.85	1,032.36	1,194.00	1,285.24	1,374.05	1,440.28	1,568.07
83	517.86	654.06	836.97	1,090.78	1,258.83	1,351.66	1,439.69	1,504.18	1,634.38
84	545.58	690.49	883.71	1,153.19	1,327.66	1,420.49	1,509.31	1,570.49	1,703.92
85	574.87	728.50	933.60	1,218.01	1,399.68	1,493.30	1,582.14	1,640.05	1,775.90
86	605.78	768.89	985.85	1,287.64	1,475.70	1,569.34	1,658.16	1,712.82	1,851.12
87	638.23	810.87	1,042.08	1,360.46	1,555.73	1,649.36	1,738.19	1,788.84	1,930.36
88	672.28	855.99	1,100.67	1,437.28	1,640.56	1,734.18	1,822.22	1,867.28	2,012.03
89	708.70	902.72	1,162.44	1,518.93	1,730.19	1,822.22	1,909.45	1,950.56	2,097.77

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
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BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.66	$30.04	$35.18	$43.49	$50.23	$53.98	$59.24	$65.15	$78.97
35-39	30.04	35.18	41.77	52.48	60.72	65.98	72.72	79.73	96.58
40-44	35.92	42.51	51.29	65.22	75.73	82.47	90.72	99.65	120.35
45-49	43.97	53.51	64.50	83.22	95.98	104.21	115.46	126.49	152.56
50	49.83	60.09	73.29	94.46	109.45	118.46	131.20	143.34	171.72
51	52.04	62.30	76.23	98.21	113.96	123.71	136.45	149.49	178.61
52	54.24	65.22	79.88	102.71	119.21	129.70	142.46	155.62	186.28
53	57.17	68.89	85.00	108.72	126.71	137.21	150.69	164.81	197.01
54	60.09	73.29	90.14	115.46	134.21	145.45	160.44	174.78	208.50
55	63.75	77.68	95.27	122.96	142.46	154.44	170.19	185.51	220.01
56	67.42	82.08	101.15	130.45	151.44	164.19	179.93	197.01	233.04
57	71.82	87.22	107.00	138.70	160.44	173.93	191.19	208.50	246.83
58	76.23	92.34	114.33	147.70	170.93	185.94	203.92	222.30	262.15
59	80.62	98.21	121.66	157.45	182.19	197.93	216.69	236.87	278.27
60	85.74	104.81	129.72	167.94	194.18	210.67	230.92	252.21	295.13
61	90.88	111.39	137.79	178.44	206.92	224.91	245.91	268.30	313.52
62	96.74	118.71	147.30	190.44	220.42	239.92	261.65	285.16	332.70
63	104.06	127.53	158.30	204.67	237.65	257.92	281.89	306.63	356.45
64	111.39	137.05	170.03	220.42	255.65	277.40	302.89	329.63	381.76
65	119.46	146.58	182.49	236.91	275.15	298.40	325.38	354.16	409.36
66	128.26	157.57	196.42	254.91	296.15	320.89	350.12	380.98	438.48
67	137.05	169.29	211.07	274.39	318.64	345.62	376.35	409.36	470.68
68	148.78	183.22	229.39	299.14	346.37	376.35	410.09	445.38	510.53
69	161.24	199.33	249.90	325.38	377.87	410.09	446.09	485.24	553.46
70	174.42	216.19	271.18	354.63	411.61	446.83	485.83	527.41	601.00
71	189.09	234.51	295.35	386.11	448.34	486.57	529.30	574.16	652.36
72	205.21	255.04	321.01	419.84	488.07	530.06	575.80	624.76	707.55
73	221.32	275.56	347.39	454.34	527.81	573.55	621.53	673.83	759.67
74	238.92	297.54	375.24	491.81	571.29	620.02	671.01	725.95	814.88
75	257.98	321.01	406.01	532.32	617.78	670.26	724.99	782.68	874.66
76	278.50	347.39	439.00	575.80	668.01	724.24	782.72	843.23	938.29
77	300.48	375.24	474.90	623.01	722.73	783.47	844.95	909.16	1,006.53
78	326.14	408.20	517.41	680.77	788.71	853.93	919.17	986.59	1,088.54
79	354.72	444.85	565.05	742.99	860.70	930.42	1,000.14	1,070.13	1,176.70
80	385.50	483.69	616.35	811.20	939.42	1,014.40	1,087.85	1,160.60	1,271.75
81	418.47	526.94	672.05	885.43	1,024.88	1,105.11	1,183.08	1,258.71	1,374.49
82	455.11	573.86	732.88	967.15	1,118.59	1,204.06	1,287.28	1,365.26	1,486.39
83	479.31	605.36	774.65	1,021.89	1,179.34	1,266.29	1,348.77	1,425.84	1,549.25
84	504.97	639.07	817.89	1,080.35	1,243.81	1,330.78	1,413.98	1,488.70	1,615.18
85	532.06	674.25	864.07	1,141.09	1,311.27	1,398.99	1,482.22	1,554.63	1,683.40
86	560.65	711.63	912.44	1,206.32	1,382.51	1,470.22	1,553.43	1,623.62	1,754.69
87	590.71	750.48	964.46	1,274.54	1,457.48	1,545.18	1,628.41	1,695.67	1,829.82
88	622.23	792.24	1,018.70	1,346.52	1,536.94	1,624.66	1,707.13	1,770.03	1,907.25
89	655.94	835.49	1,075.88	1,422.99	1,620.91	1,707.13	1,788.85	1,848.98	1,988.50

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.48	$28.66	$33.57	$41.53	$47.97	$51.55	$56.56	$63.02	$76.36
35-39	28.66	33.57	39.85	50.12	57.99	63.02	69.46	77.09	93.40
40-44	34.25	40.56	48.94	62.30	72.32	78.76	86.64	96.37	116.38
45-49	41.96	51.04	61.53	79.48	91.66	99.52	110.28	122.31	147.52
50	47.55	57.34	69.93	90.22	104.53	113.14	125.31	138.61	166.05
51	49.65	59.42	72.72	93.80	108.84	118.14	130.32	144.57	172.73
52	51.74	62.24	76.21	98.09	113.86	123.88	136.05	150.50	180.14
53	54.53	65.73	81.10	103.83	121.01	131.04	143.91	159.38	190.51
54	57.34	69.93	86.01	110.28	128.17	138.90	153.24	169.02	201.63
55	60.83	74.10	90.89	117.44	136.05	147.51	162.53	179.39	212.75
56	64.31	78.30	96.49	124.59	144.63	156.82	171.85	190.51	225.36
57	68.53	83.21	102.08	132.47	153.24	166.12	182.58	201.63	238.70
58	72.72	88.10	109.07	141.05	163.26	177.58	194.75	214.97	253.53
59	76.91	93.70	116.06	150.37	174.00	189.04	206.93	229.07	269.09
60	81.80	99.98	123.75	160.40	185.46	201.21	220.54	243.89	285.40
61	86.69	106.28	131.45	170.42	197.63	214.81	234.87	259.46	303.20
62	92.29	113.27	140.54	181.89	210.51	229.12	249.90	275.77	321.73
63	99.27	121.66	151.02	195.49	226.97	246.31	269.22	296.52	344.70
64	106.28	130.74	162.21	210.51	244.17	264.93	289.28	318.75	369.18
65	113.98	139.83	174.11	226.26	262.78	284.99	310.75	342.48	395.87
66	122.36	150.32	187.38	243.46	282.84	306.48	334.38	368.43	424.02
67	130.74	161.51	201.37	262.07	304.32	330.10	359.44	395.87	455.16
68	141.94	174.79	218.85	285.71	330.80	359.44	391.67	430.70	493.71
69	153.83	190.18	238.42	310.75	360.89	391.67	426.04	469.25	535.22
70	166.42	206.26	258.70	338.69	393.12	426.75	463.99	510.03	581.19
71	180.39	223.73	281.78	368.76	428.19	464.71	505.52	555.25	630.86
72	195.77	243.33	306.25	400.97	466.13	506.23	549.92	604.16	684.22
73	211.14	262.90	331.42	433.92	504.09	547.76	593.59	651.62	734.63
74	227.93	283.86	357.97	469.72	545.61	592.15	640.85	702.02	788.02
75	246.11	306.25	387.36	508.38	590.01	640.13	692.39	756.88	845.83
76	265.69	331.42	418.81	549.92	637.98	691.69	747.54	815.45	907.36
77	286.67	357.97	453.08	595.02	690.27	748.26	806.96	879.18	973.34
78	311.14	389.44	493.62	650.15	753.27	815.56	877.86	954.06	1,052.65
79	338.42	424.40	539.07	709.59	822.01	888.59	955.19	1,034.86	1,137.91
80	367.76	461.46	588.01	774.75	897.19	968.80	1,038.95	1,122.34	1,229.84
81	399.24	502.71	641.14	845.63	978.81	1,055.43	1,129.91	1,217.22	1,329.17
82	434.19	547.47	699.19	923.69	1,068.32	1,149.95	1,229.42	1,320.26	1,437.40
83	457.26	577.52	739.04	975.95	1,126.33	1,209.38	1,288.16	1,378.83	1,498.18
84	481.74	609.69	780.29	1,031.80	1,187.90	1,270.96	1,350.44	1,439.61	1,561.93
85	507.60	643.25	824.34	1,089.80	1,252.35	1,336.12	1,415.58	1,503.38	1,627.91
86	534.88	678.91	870.49	1,152.11	1,320.36	1,404.14	1,483.61	1,570.09	1,696.85
87	563.54	715.98	920.12	1,217.26	1,391.97	1,475.75	1,555.22	1,639.76	1,769.49
88	593.60	755.81	971.87	1,285.99	1,467.87	1,551.64	1,630.39	1,711.68	1,844.37
89	625.77	797.08	1,026.41	1,359.03	1,548.06	1,630.39	1,708.45	1,788.03	1,922.95

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.71	$26.60	$31.13	$39.09	$45.15	$48.51	$53.24	$59.42	$72.02
35-39	26.60	31.13	36.97	47.17	54.58	59.30	65.36	72.72	88.10
40-44	31.78	37.63	45.40	58.62	68.07	74.14	81.54	90.89	109.77
45-49	38.92	47.37	57.09	74.80	86.27	93.68	103.78	115.37	139.14
50	44.11	53.18	64.85	84.92	98.39	106.48	117.94	130.74	156.62
51	46.05	55.13	67.46	88.28	102.42	111.20	122.65	136.34	162.92
52	48.00	57.73	70.70	92.32	107.16	116.60	128.04	141.94	169.91
53	50.61	60.97	75.24	97.71	113.90	123.33	135.46	150.32	179.68
54	53.18	64.85	79.79	103.78	120.63	130.74	144.23	159.42	190.18
55	56.43	68.76	84.33	110.53	128.04	138.82	152.97	169.20	200.66
56	59.67	72.65	89.51	117.26	136.12	147.60	161.74	179.68	212.56
57	63.58	77.18	94.70	124.68	144.23	156.35	171.85	190.18	225.13
58	67.46	81.72	101.19	132.75	153.66	167.14	183.29	202.77	239.11
59	71.36	86.92	107.67	141.53	163.77	177.91	194.77	216.05	253.81
60	75.89	92.77	114.80	150.96	174.54	189.36	207.57	230.04	269.18
61	80.44	98.58	121.95	160.40	186.01	202.18	221.06	244.72	285.97
62	85.62	105.08	130.38	171.17	198.14	215.65	235.20	260.09	303.46
63	92.10	112.86	140.10	183.99	213.63	231.84	253.39	279.67	325.12
64	98.58	121.30	150.48	198.14	229.80	249.35	272.26	300.65	348.19
65	105.73	129.73	161.51	212.95	247.33	268.23	292.48	323.03	373.36
66	113.52	139.45	173.83	229.12	266.19	288.44	314.72	347.48	399.93
67	121.30	149.84	186.82	246.65	286.42	310.67	338.30	373.36	429.30
68	131.67	162.16	203.03	268.89	311.34	338.30	368.63	406.22	465.66
69	142.71	176.43	221.19	292.48	339.65	368.63	400.97	442.60	504.80
70	154.38	191.35	240.00	318.77	369.98	401.66	436.71	481.04	548.16
71	167.35	207.57	261.41	347.06	403.01	437.36	475.77	523.70	595.01
72	181.61	225.74	284.11	377.40	438.73	476.45	517.57	569.84	645.35
73	195.88	243.88	307.46	408.39	474.43	515.54	558.67	614.59	692.90
74	211.45	263.35	332.10	442.08	513.52	557.32	603.15	662.12	743.23
75	228.31	284.11	359.35	478.49	555.30	602.49	651.68	713.87	797.78
76	246.49	307.46	388.55	517.57	600.45	650.99	703.58	769.11	855.81
77	265.94	332.10	420.32	560.01	649.66	704.24	759.50	829.23	918.04
78	288.65	361.28	457.94	611.92	708.95	767.59	826.23	899.84	992.85
79	313.94	393.72	500.10	667.85	773.67	836.33	899.00	976.06	1,073.26
80	341.18	428.10	545.50	729.17	844.42	911.82	977.85	1,058.58	1,159.95
81	370.37	466.38	594.80	795.89	921.24	993.35	1,063.45	1,148.05	1,253.65
82	402.80	507.89	648.64	869.35	1,005.48	1,082.30	1,157.12	1,245.25	1,355.73
83	424.22	535.77	685.61	918.55	1,060.07	1,138.25	1,212.37	1,300.48	1,413.05
84	446.91	565.61	723.89	971.11	1,118.03	1,196.19	1,271.00	1,357.81	1,473.18
85	470.92	596.74	764.75	1,025.69	1,178.67	1,257.52	1,332.32	1,417.96	1,535.41
86	496.22	629.83	807.56	1,084.33	1,242.71	1,321.54	1,396.34	1,480.89	1,600.45
87	522.80	664.21	853.62	1,145.65	1,310.09	1,388.93	1,463.74	1,546.60	1,668.96
88	550.71	701.18	901.61	1,210.35	1,381.53	1,460.38	1,534.49	1,614.42	1,739.58
89	580.53	739.46	952.21	1,279.10	1,457.01	1,534.49	1,607.95	1,686.43	1,813.70

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$28.31	$34.21	$39.50	$42.46	$46.58	$53.71	$65.08
35-39	n/a	n/a	33.61	41.28	47.76	51.89	57.20	65.72	79.60
40-44	n/a	n/a	41.28	51.29	59.55	64.85	71.36	82.13	99.18
45-49	n/a	n/a	51.89	65.44	75.48	81.97	90.81	104.26	125.73
50	n/a	n/a	58.96	74.30	86.09	93.17	103.19	118.14	141.53
51	n/a	n/a	61.32	77.25	89.63	97.30	107.31	123.21	147.22
52	n/a	n/a	64.29	80.78	93.76	102.01	112.05	128.26	153.53
53	n/a	n/a	68.41	85.50	99.65	107.92	118.53	135.84	162.37
54	n/a	n/a	72.53	90.81	105.54	114.40	126.20	144.06	171.85
55	n/a	n/a	76.66	96.71	112.05	121.47	133.85	152.90	181.32
56	n/a	n/a	81.38	102.60	119.12	129.14	141.53	162.37	192.07
57	n/a	n/a	86.09	109.08	126.20	136.80	150.37	171.85	203.44
58	n/a	n/a	91.98	116.17	134.44	146.25	160.40	183.22	216.07
59	n/a	n/a	97.89	123.83	143.30	155.68	170.42	195.23	229.35
60	n/a	n/a	104.37	132.09	152.74	165.70	181.63	207.86	243.25
61	n/a	n/a	110.87	140.36	162.75	176.90	193.42	221.13	258.40
62	n/a	n/a	118.53	149.78	173.37	188.70	205.80	235.03	274.21
63	n/a	n/a	127.37	160.98	186.91	202.85	221.71	252.72	293.79
64	n/a	n/a	136.80	173.37	201.09	218.18	238.23	271.67	314.65
65	n/a	n/a	146.84	186.35	216.40	234.70	255.93	291.89	337.38
66	n/a	n/a	158.04	200.50	232.93	252.38	275.36	313.99	361.39
67	n/a	n/a	169.83	215.82	250.61	271.83	296.02	337.38	387.92
68	n/a	n/a	184.58	235.29	272.42	296.02	322.56	367.08	420.77
69	n/a	n/a	201.09	255.93	297.19	322.56	350.86	399.93	456.16
70	n/a	n/a	218.18	278.92	323.74	351.44	382.11	434.69	495.33
71	n/a	n/a	237.64	303.68	352.62	382.70	416.31	473.21	537.66
72	n/a	n/a	258.28	330.22	383.88	416.90	452.88	514.92	583.15
73	n/a	n/a	279.51	357.34	415.13	451.11	488.84	555.34	626.11
74	n/a	n/a	301.91	386.82	449.33	487.67	527.77	598.30	671.60
75	n/a	n/a	326.68	418.67	485.90	527.18	570.20	645.06	720.88
76	n/a	n/a	353.21	452.88	525.41	569.64	615.63	694.98	773.33
77	n/a	n/a	382.11	490.02	568.46	616.22	664.57	749.31	829.55
78	n/a	n/a	416.31	535.44	620.34	671.65	722.94	813.11	897.15
79	n/a	n/a	454.64	584.37	676.95	731.80	786.64	881.98	969.81
80	n/a	n/a	495.92	638.02	738.87	797.83	855.61	956.54	1,048.15
81	n/a	n/a	540.73	696.40	806.08	869.19	930.50	1,037.41	1,132.81
82	n/a	n/a	589.68	760.68	879.79	947.01	1,012.46	1,125.23	1,225.05
83	n/a	n/a	623.29	803.73	927.56	995.97	1,060.82	1,175.14	1,276.85
84	n/a	n/a	658.09	849.72	978.28	1,046.67	1,112.12	1,226.95	1,331.19
85	n/a	n/a	695.22	897.48	1,031.35	1,100.34	1,165.79	1,281.29	1,387.42
86	n/a	n/a	734.15	948.80	1,087.37	1,156.34	1,221.81	1,338.15	1,446.17
87	n/a	n/a	776.02	1,002.45	1,146.33	1,215.32	1,280.77	1,397.53	1,508.09
88	n/a	n/a	819.66	1,059.06	1,208.84	1,277.81	1,342.69	1,458.82	1,571.92
89	n/a	n/a	865.65	1,119.21	1,274.87	1,342.69	1,406.96	1,523.89	1,638.88

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N380

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N380 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N380)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-2,000	2,001-Unlimited
18-52	0.224	0.176	0.156	0.141	0.124
53	0.215	0.170	0.151	0.137	0.121
54	0.206	0.164	0.147	0.133	0.119
55	0.198	0.158	0.142	0.129	0.116
56	0.190	0.152	0.138	0.126	0.113
57	0.182	0.147	0.134	0.122	0.111
58	0.177	0.144	0.131	0.120	0.109
59	0.172	0.140	0.129	0.118	0.108
60	0.167	0.137	0.126	0.117	0.106
61	0.162	0.134	0.123	0.115	0.105
62	0.157	0.131	0.121	0.113	0.103
63	0.153	0.129	0.119	0.112	0.102
64	0.150	0.127	0.118	0.110	0.101
65	0.147	0.126	0.116	0.109	0.100
66	0.143	0.124	0.115	0.107	0.099
67	0.140	0.122	0.113	0.106	0.098
68	0.137	0.120	0.111	0.105	0.097
69	0.135	0.117	0.109	0.103	0.096
70	0.132	0.115	0.108	0.102	0.095
71	0.129	0.113	0.106	0.100	0.094
72	0.127	0.111	0.104	0.099	0.093
73	0.121	0.106	0.100	0.095	0.090
74	0.115	0.102	0.096	0.091	0.087
75	0.109	0.098	0.092	0.088	0.084
76	0.104	0.094	0.088	0.084	0.081
77	0.099	0.090	0.085	0.081	0.078
78	0.096	0.088	0.083	0.080	0.077
79	0.094	0.085	0.081	0.078	0.076
80	0.091	0.083	0.079	0.077	0.074
81	0.088	0.081	0.078	0.075	0.073
82	0.086	0.079	0.076	0.074	0.072
83	0.083	0.076	0.074	0.072	0.070
84	0.080	0.074	0.072	0.070	0.069
85	0.077	0.072	0.070	0.068	0.067
86	0.075	0.069	0.068	0.067	0.066
87	0.072	0.067	0.066	0.065	0.064
88	0.069	0.065	0.064	0.063	0.063
89	0.067	0.063	0.062	0.062	0.061

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N380)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.340	0.325	0.280	0.215	0.220
35-39	0.375	0.350	0.290	0.225	0.230
40-44	0.405	0.360	0.310	0.230	0.240
45-49	0.410	0.370	0.320	0.235	0.250
50-54	0.400	0.360	0.315	0.235	0.250
55-59	0.390	0.360	0.310	0.235	0.240
60-64	0.390	0.360	0.300	0.230	0.220
65-69	0.390	0.350	0.290	0.225	0.200
70-74	0.390	0.340	0.280	0.210	0.180
75-79	0.390	0.330	0.260	0.190	0.150
80-84	0.390	0.320	0.240	0.160	0.150
85-89	0.390	0.320	0.240	0.160	0.150

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.380	0.360	0.330	0.260	0.260
35-39	0.380	0.360	0.330	0.265	0.260
40-44	0.380	0.360	0.330	0.265	0.260
45-49	0.380	0.360	0.330	0.265	0.260
50-54	0.380	0.360	0.330	0.265	0.250
55-59	0.380	0.360	0.325	0.260	0.240
60-64	0.380	0.360	0.320	0.255	0.225
65-69	0.380	0.360	0.310	0.245	0.205
70-74	0.380	0.360	0.300	0.230	0.185
75-79	0.380	0.350	0.280	0.200	0.150
80-84	0.380	0.340	0.250	0.170	0.150
85-89	0.400	0.330	0.250	0.170	0.150

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N380)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.115	0.108	0.087	0.065	0.050
35-39	0.122	0.114	0.091	0.069	0.053
40-44	0.130	0.120	0.096	0.073	0.056
45-49	0.138	0.126	0.100	0.076	0.058
50	0.144	0.130	0.104	0.078	0.060
51	0.146	0.132	0.105	0.079	0.060
52	0.148	0.133	0.106	0.080	0.061
53	0.150	0.134	0.107	0.080	0.061
54	0.151	0.135	0.108	0.081	0.062
55	0.153	0.137	0.108	0.081	0.062
56	0.154	0.138	0.109	0.082	0.063
57	0.156	0.139	0.110	0.082	0.063
58	0.157	0.140	0.110	0.082	0.063
59	0.158	0.141	0.111	0.082	0.063
60	0.160	0.141	0.111	0.083	0.063
61	0.161	0.142	0.112	0.083	0.063
62	0.162	0.143	0.112	0.083	0.063
63	0.163	0.143	0.112	0.083	0.063
64	0.163	0.144	0.112	0.083	0.062
65	0.164	0.144	0.112	0.082	0.062
66	0.164	0.145	0.112	0.082	0.061
67	0.165	0.145	0.112	0.082	0.061
68	0.164	0.144	0.111	0.081	0.060
69	0.164	0.143	0.110	0.080	0.058
70	0.163	0.143	0.109	0.078	0.057
71	0.163	0.142	0.108	0.077	0.055
72	0.162	0.141	0.107	0.076	0.054
73	0.163	0.141	0.106	0.075	0.052
74	0.164	0.141	0.106	0.073	0.051
75	0.164	0.142	0.105	0.072	0.049
76	0.165	0.142	0.105	0.070	0.047
77	0.166	0.142	0.104	0.069	0.046
78	0.166	0.141	0.102	0.066	0.043
79	0.165	0.140	0.099	0.063	0.040
80	0.165	0.138	0.097	0.060	0.038
81	0.164	0.137	0.095	0.058	0.035
82	0.164	0.136	0.093	0.055	0.033
83	0.163	0.134	0.089	0.051	0.029
84	0.161	0.132	0.086	0.046	0.025
85	0.160	0.130	0.082	0.043	0.022
86	0.158	0.128	0.079	0.039	0.019
87	0.157	0.126	0.076	0.036	0.017
88	0.156	0.124	0.073	0.033	0.015
89	0.154	0.122	0.070	0.030	0.013

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N380)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.053	0.074	0.110	0.098	0.086
35-39	0.064	0.084	0.116	0.106	0.095
40-44	0.077	0.095	0.123	0.113	0.104
45-49	0.089	0.106	0.130	0.122	0.113
50	0.097	0.113	0.134	0.126	0.119
51	0.100	0.115	0.135	0.128	0.120
52	0.102	0.117	0.137	0.129	0.122
53	0.103	0.118	0.136	0.130	0.123
54	0.105	0.119	0.136	0.130	0.123
55	0.106	0.119	0.136	0.130	0.124
56	0.107	0.120	0.136	0.130	0.124
57	0.108	0.121	0.136	0.130	0.125
58	0.108	0.120	0.134	0.129	0.123
59	0.107	0.119	0.132	0.127	0.122
60	0.107	0.118	0.130	0.125	0.120
61	0.106	0.117	0.128	0.124	0.119
62	0.105	0.115	0.127	0.122	0.118
63	0.103	0.113	0.123	0.119	0.115
64	0.101	0.110	0.120	0.116	0.112
65	0.099	0.108	0.117	0.113	0.109
66	0.097	0.105	0.113	0.110	0.107
67	0.095	0.103	0.110	0.107	0.104
68	0.091	0.098	0.105	0.102	0.099
69	0.088	0.094	0.100	0.097	0.095
70	0.084	0.090	0.095	0.092	0.090
71	0.080	0.086	0.090	0.088	0.086
72	0.077	0.082	0.086	0.084	0.082
73	0.071	0.075	0.079	0.077	0.075
74	0.065	0.069	0.072	0.071	0.069
75	0.060	0.064	0.066	0.065	0.064
76	0.056	0.058	0.061	0.059	0.058
77	0.051	0.054	0.056	0.055	0.054
78	0.045	0.047	0.048	0.047	0.047
79	0.039	0.040	0.042	0.041	0.040
80	0.034	0.035	0.036	0.035	0.035
81	0.029	0.030	0.031	0.031	0.030
82	0.025	0.026	0.027	0.027	0.026
83	0.020	0.021	0.021	0.021	0.021
84	0.016	0.016	0.017	0.017	0.016
85	0.013	0.013	0.013	0.013	0.013
86	0.010	0.010	0.010	0.010	0.010
87	0.008	0.008	0.008	0.008	0.008
88	0.008	0.008	0.008	0.008	0.008
89	0.008	0.008	0.008	0.008	0.008

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R
(When attached to Base Policy GR-N380)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

Issue Age	Factor	Issue Age	Factor
18-34	0.671	68	0.506
35-39	0.708	69	0.498
40-44	0.746	70	0.490
45-49	0.756	71	0.482
50	0.705	72	0.474
51	0.688	73	0.457
52	0.672	74	0.441
53	0.658	75	0.425
54	0.645	76	0.409
55	0.631	77	0.393
56	0.618	78	0.381
57	0.605	79	0.368
58	0.598	80	0.356
59	0.590	81	0.344
60	0.583	82	0.332
61	0.575	83	0.321
62	0.568	84	0.311
63	0.557	85	0.301
64	0.546	86	0.290
65	0.535	87	0.280
66	0.525	88	0.270
67	0.514	89	0.260

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N380)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	2.160	2.940	3.710	3.450	3.170
35-39	2.130	2.780	3.330	3.140	2.930
40-44	2.050	2.580	2.960	2.820	2.670
45-49	1.920	2.390	2.780	2.560	2.400
50	1.896	2.305	2.640	2.444	2.272
51	1.888	2.277	2.594	2.407	2.230
52	1.880	2.250	2.550	2.370	2.190
53	1.818	2.173	2.453	2.282	2.110
54	1.758	2.098	2.359	2.197	2.034
55	1.700	2.027	2.270	2.115	1.960
56	1.644	1.957	2.183	2.036	1.889
57	1.590	1.890	2.100	1.960	1.820
58	1.530	1.817	2.015	1.882	1.746
59	1.471	1.746	1.934	1.807	1.676
60	1.416	1.678	1.856	1.735	1.608
61	1.362	1.613	1.782	1.666	1.542
62	1.310	1.550	1.710	1.600	1.480
63	1.248	1.455	1.606	1.498	1.395
64	1.190	1.366	1.509	1.402	1.314
65	1.134	1.282	1.417	1.312	1.239
66	1.081	1.204	1.331	1.229	1.167
67	1.030	1.130	1.250	1.150	1.100
68	0.948	1.057	1.154	1.075	1.035
69	0.872	0.989	1.066	1.004	0.973
70	0.803	0.925	0.985	0.939	0.915
71	0.739	0.866	0.910	0.877	0.861
72	0.680	0.810	0.840	0.820	0.810
73	0.623	0.726	0.751	0.734	0.726
74	0.571	0.652	0.672	0.656	0.652
75	0.524	0.584	0.600	0.587	0.584
76	0.480	0.524	0.537	0.525	0.524
77	0.440	0.470	0.480	0.470	0.470
78	0.396	0.424	0.434	0.424	0.424
79	0.357	0.382	0.392	0.382	0.382
80	0.321	0.344	0.355	0.344	0.344
81	0.289	0.311	0.321	0.311	0.311
82	0.260	0.280	0.290	0.280	0.280
83	0.223	0.244	0.251	0.244	0.240
84	0.191	0.212	0.217	0.212	0.206
85	0.163	0.185	0.187	0.185	0.177
86	0.140	0.161	0.162	0.161	0.152
87	0.120	0.140	0.140	0.140	0.130
88	0.103	0.122	0.121	0.122	0.112
89	0.088	0.106	0.105	0.106	0.096

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N380)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.850	1.280	1.700	1.560	1.400
35-39	0.840	1.190	1.490	1.380	1.270
40-44	0.790	1.070	1.280	1.210	1.130
45-49	0.720	0.970	1.190	1.070	0.980
50	0.714	0.940	1.123	1.015	0.919
51	0.712	0.930	1.101	0.997	0.899
52	0.710	0.920	1.080	0.980	0.880
53	0.684	0.886	1.037	0.941	0.845
54	0.659	0.852	0.995	0.904	0.812
55	0.635	0.820	0.955	0.868	0.780
56	0.612	0.790	0.917	0.833	0.749
57	0.590	0.760	0.880	0.800	0.720
58	0.551	0.715	0.831	0.753	0.675
59	0.515	0.673	0.784	0.708	0.632
60	0.481	0.633	0.740	0.666	0.592
61	0.450	0.595	0.699	0.627	0.555
62	0.420	0.560	0.660	0.590	0.520
63	0.395	0.515	0.609	0.543	0.480
64	0.372	0.474	0.561	0.500	0.444
65	0.350	0.437	0.517	0.460	0.410
66	0.329	0.402	0.477	0.424	0.379
67	0.310	0.370	0.440	0.390	0.350
68	0.272	0.342	0.396	0.357	0.325
69	0.238	0.316	0.357	0.326	0.301
70	0.208	0.292	0.321	0.299	0.279
71	0.183	0.270	0.289	0.273	0.259
72	0.160	0.250	0.260	0.250	0.240
73	0.146	0.216	0.226	0.216	0.209
74	0.133	0.186	0.197	0.186	0.182
75	0.121	0.161	0.172	0.161	0.158
76	0.110	0.139	0.149	0.139	0.138
77	0.100	0.120	0.130	0.120	0.120
78	0.090	0.108	0.118	0.111	0.108
79	0.082	0.097	0.107	0.102	0.097
80	0.074	0.087	0.097	0.094	0.087
81	0.066	0.078	0.088	0.087	0.078
82	0.060	0.070	0.080	0.080	0.070
83	0.055	0.065	0.076	0.073	0.065
84	0.051	0.061	0.071	0.066	0.061
85	0.047	0.057	0.067	0.060	0.057
86	0.043	0.053	0.064	0.055	0.053
87	0.040	0.050	0.060	0.050	0.050
88	0.037	0.047	0.057	0.046	0.047
89	0.034	0.044	0.053	0.041	0.044

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Supporting Document Schedules

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	Product Checklist_2020 - signed.pdf
Item Status:	Received & Acknowledged
Status Date:	11/09/2021

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA_Certification.pdf VIRGINIA COMPLIANCE CERTIFICATION.pdf VA Cover Letter - N350 - Post.pdf NW Exhibit 2 - Post.xlsx NW Exhibit 1 - Post.xlsx VA Exhibit 1 - Post.xlsx NW Exhibit 4 - Post.xlsx NW Exhibit 5 - Post.xlsx NW Exhibit 6 - Post.xlsx NW Exhibit 3 - Post.xlsx VA Memo - N350 - Post 20200929.pdf NW Exhibit 7 - Post.xlsx NW Exhibit 8 - Post.xlsx
Item Status:	Received & Acknowledged
Status Date:	11/09/2021

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	LTC Insurance Rate Request Summary & Narrative BNLB-132302477 20210908.pdf
Item Status:	Received & Acknowledged
Status Date:	11/09/2021

Satisfied - Item:	Current Rates
Comments:	
Attachment(s):	N340_N350_N370_N380_VA - RS - Current.pdf
Item Status:	Received & Acknowledged
Status Date:	11/09/2021

Satisfied - Item:	Filing Status

State:	*Virginia*	**Filing Company:**	*Bankers Life and Casualty Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*N350, et al (RS)*		
Project Name/Number:	*2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/*		

Comments:	
Attachment(s):	Rate Increase History - 20201001.xlsx
Item Status:	Received & Acknowledged
Status Date:	11/09/2021

Satisfied - Item:	Policyholder Notices
Comments:	Policyholder notification documents approved in BNLB-132098363
Attachment(s):	Statement of Variability for LNN_rev4.pdf Statement of Variability for LTCA.pdf VA sample ph notification letter_LNN_rev5_John Doe.pdf VA sample ph notification letter_LNN_rev5.pdf Premium Increase Reduction Options Election Form_LTCA_rev.pdf Premium Increase Reduction Options Election Form_LTCA_rev John Doe.pdf
Item Status:	Received & Acknowledged
Status Date:	11/09/2021

Satisfied - Item:	Nonforfeiture Benefit Riders
Comments:	
Attachment(s):	206A.pdf 228R.pdf
Item Status:	Received & Acknowledged
Status Date:	11/09/2021

State:	Virginia	**Filing Company:**	Bankers Life and Casualty Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	N350, et al (RS)		
Project Name/Number:	2020 N350 Series Rate Increase (Policies issued on or after 10/1/2004.)/		

Attachment NW Exhibit 2 - Post.xlsx is not a PDF document and cannot be reproduced here.

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Attachment NW Exhibit 7 - Post.xlsx is not a PDF document and cannot be reproduced here.

Attachment NW Exhibit 8 - Post.xlsx is not a PDF document and cannot be reproduced here.

Attachment Rate Increase History - 20201001.xlsx is not a PDF document and cannot be reproduced here.

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE (LTCI) (FORMS)

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
General Filing Requirements		
Transmittal Letter	14VAC5-100-40	**For Paper Filings:** Must be submitted in duplicate for each filing, describing each form, its intended use and kind of insurance provided.
	14VAC5-100-40 1	Forms submitted and described in transmittal letter must have a number that consists of digits, letters, or a combination of both.
	14VAC5-100-40 2	Must clearly indicate if forms are replacements, revisions, or modifications of previously approved forms and describe the exact changes that are intended.
	14VAC5-100-40 3	Certification of Compliance signed by General Counsel or officer of company or attorney or actuary representing company is required.
	14VAC5-100-40 5	Description of market for which the form is intended.
	14VAC5-100-40 6	**For Paper Filings:** At least one copy of each form must be included in the filing. A duplicate copy of forms must be submitted if the company wants a "stamped" copy of forms for its records. A stamped self-addressed return envelope is required. The letter of transmittal must be addressed to: State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, VA 23218.
	Administrative Letter 1983-7	Must include the name and NAIC number of the company for which the filing is made.
Variable Language		All variable information must be bracketed and explained in detail. A Statement of Variability (SOV) should be provided in all cases where variable information is presented. The SOV should be detailed and specific. It should identify each variable field appearing in the forms and describe specifically how that field will vary from the text as presented. For any variable numerical information, please express the minimum and maximum values. Any variable language must be defined sufficiently so that compliance with statutory or regulatory requirements can be determined. The SOV should be provided under Supporting Documentation.
Additional SERFF Filing Requirements	***Administrative Letter 2012-03***	***Additional SERFF filing requirements must be met as specified below for life and health forms and rate filings.***
General Information – Filing Description		(i) Description of each form by name, title, edition date, other; and intended use.
		(ii) Identification of changes in benefits and premiums (previously approved or filed forms). [Place changed contract provisions (red-lined or highlighted) in Supporting Documentation].
		(iii) Identification of SERFF or state tracking number for the previously approved or filed form for which the new form revises, replaces, or is intended to be used.
		(iv) A statement as to whether any other regulatory body has withdrawn approval of the form because the form contains one or more provisions that were deemed to be misleading, deceptive or contrary to public policy.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
HELP TIP:		If a form or rate filing is submitted as new in Virginia, but was previously disapproved or withdrawn in Virginia, please provide details such as the state tracking information, form number, and the date that the form or rate filing was disapproved or withdrawn, if available.
Rate Changes		(i) Specify the number of affected policyholders.
		(ii) Provide the reason(s) for the proposed change(s).
		(iii) Include a statement regarding an increase, decrease, revision of former rates.
		(iv) Specify the percentage amount(s) of the change(s).
Forms		
Form Number	14VAC5-100-50 1	Form number must appear in lower left-hand corner of first page of each form.
Company Name & Address	14VAC5-100-50 2	Full and proper corporate name (including "Inc.") must prominently appear on cover sheet of all policies and other forms. Home office address of insurer must prominently appear on each policy.
Final Form	14VAC5-100-50 3	Form must be submitted in the final form in which it will be issued and completed in "John Doe" fashion to indicate its intended use.
Application	14VAC5-100-50 4	Any form, which is to be issued with an attached application, must be filed with a copy of the application completed in "John Doe" fashion to indicate its intended use. (If application was previously approved, advise date of approval).
Type Size	14VAC5-100-50 5 14VAC5-110-50 C	Individual Accident and Sickness forms must be printed with type size of at least 10-point type.
Readable Policy Requirements	14VAC5-110-50 A	Readable policy must be a precise and accurate legal contract in form and appearance.
Table of Contents	14VAC5-100-50 B	Required for policy of more than 3 pages.
Flesch Score	14VAC5-100-50 D	Flesch score reading of 40 or more.
Readability Certification	14VAC5-110-60	Readability certification is required. Must disclose the score, number of words, sentences, and syllables for each form.
Renewal Provision	14VAC5-200-70 A 1 & 14VAC5-200-60 A	The regulation specifies the content of the renewability provision. The renewal provision must be either guaranteed renewable or noncancellable.
LTC Caution Notice	14VAC5-200-80 C 2	Required language **in bold print**.
Notice to Buyer	14VAC5-200-170 A 3	Required language.
Contents of Policies	§ 38.2-305 A	Each policy/contract shall specify the: (1) The names of parties to the contract, (2) The subject of the insurance, (3) The risk insured against, (4) The time the insurance takes effect, and the period during which the insurance is to continue, (5) A statement of premium, (6) Conditions pertaining to the insurance.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Important Notice	§ 38.2-305 B	Each new or renewal policy/contract/certificate/evidence of coverage shall be accompanied by an important notice as stated in the statute.
Arbitration	§ 38.2-312	Contract may not deprive courts of Virginia jurisdiction in actions against insurer. Arbitration may not be binding.
Fraud Notice	§ 38.2-316 D 1	Title 38.2 of the Code of Virginia does not define "Insurance Fraud". Any fraud notice that includes the term "insurance fraud" is not in compliance with this section of the Code. In Virginia, a fraud notice relating to life insurance, annuities, accident and sickness, health maintenance organizations, health services plans, credit accident and sickness and credit life insurance should not include references to imprisonment or fines. Variations in a notice warning of consequences of making fraudulent statements will be considered.
Handicapped Child Coverage	§ 38.2-3409	Upon termination due to age, coverage will be continued for: (1) Persons incapable of self-sustaining employment by reason of intellectual disability or physical handicap; and (2) Chiefly dependent on the insured for support and maintenance. Additional premium may be charged based upon class of risks.
Entire Consideration	§ 38.2-3500 A 1	The entire consideration is expressed in the policy.
Effective-Termination Time	§ 38.2-3500 A 2	The time (clock time) the policy becomes effective and terminates is expressed in the policy.
DMAS Payor of Last Resort	§ 38.2-3500 A 7	Every accident and health policy must contain a statement indicating the Department of Medical Assistance Services as the payor of last resort.
Definition of Eligible Family members	§ 38.2-3500 C	The definition establishes that eligible dependent children may not be required to live in the household as the policyowner.
30-Day Free Look	§ 38.2-5208	
General Provisions		
Entire Contract	§ 38.2-3503 A 1	The provision defines the contents of the entire contract.
Grace Period	§ 38.2-3503 A 3	The provision defines the grace period and length of the various acceptable grace periods.
Reinstatement	§ 38.2-3503 A 4 14VAC5-200-65 B	The regulation provides for an extended reinstatement period in the event of policy lapse due to cognitive impairment.
Notice of Claim	§ 38.2-3503 A 5	
Claim Forms	§ 38.2-3503 A 6	
Proof of Loss	§ 38.2-3503 A 7	
Time of Payment of Claims	§ 38.2-3503 A 8	The provision specifies **when** benefits will be paid.
Payment of Claims	§ 38.2-3503 A 9	The provision specifies **to whom** benefits will be paid.
Physical Examinations and Autopsy	§ 38.2-3503 A 10	
Legal Actions	§ 38.2-3503 A 11	

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Change of Beneficiary	§ 38.2-3503 A 12	(For payment to beneficiaries, see Payment of Claims provision-§ 38.2-3503 9).
Age Limit	§ 38.2-3513 A	If the policy establishes an age-limit after which coverage will no longer be effective, and if the date falls within a period for which a premium is accepted by the insurer or the insurer accepts a premium after the date, the coverage provided by the policy will continue in force until the end of the period for which the premium has been accepted.
	§ 38.2-3513 B	If the age of the insured has been misstated and the policy would not have been issued according to the correct age of the insured, the policy would not have become effective or would have ceased prior to the acceptance of the premium, then the liability of the insurer shall be limited to the refund of the premium paid for the period not covered by the policy.
Incontestability	§ 38.2-5209	The provision contains specific incontestability language for long-term care insurance.
Unintentional Lapse	14VAC5-200-65 A 3	The policy must specify an additional 30 days for an unintentional lapse of coverage.
Optional Provisions		
Change of Occupation	§ 38.2-3504 1	
Misstatement of Age	§ 38.2-3504 2	
Other Insurance in this Company	§ 38.2-3504 3	
Insurance with Other Companies	§ 38.2-3504 4	
Insurance with Other Companies	§ 38.2-3504 5	
Unpaid Premium	§ 38.2-3504 7	
Conformity with State Statutes	§ 38.2-3504 9	Must use “resides” language.
Illegal Occupation	§ 38.2-3504 10	
Intoxicants and Narcotics	§ 38.2-3504 11	Intoxicants and Narcotics
Prohibited Provisions		
Subrogation	§ 38.2-3405 A	No policy shall contain a provision regarding subrogation of any person’s right to recovery for personal injuries from a third person.
Liability Insurance	§ 38.2-3405 B	Benefits may not be reduced due to benefits payable due to benefits provided by a liability insurance contract.
Workers’ Compensation	§ 38.2-3405 D	The statute discusses exceptions to exclusions due to benefits payable under workers’ compensation.
	§ 38.2-5203	Specified provisions prohibited in a long-term care policy.
	§ 38.2-5205 A	Prior institutionalization may not be a requirement to receive benefits.
Minimum Standards for Home Health Care	14VAC5-200-90	The minimum standards include prohibited exclusions and restrictions regarding home health care benefits.
	14VAC5-200-190	Preexisting conditions and waiting periods may not be used in replacement policies.
LTC Policy Requirements		
	14VAC5-200-60 B	Limitations and Exclusions
Duration of Benefits	§ 38.2-5200	Coverage must be provided for a minimum of 12 months.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Policy Definitions	§ 38.2-5200 14VAC5-200-50	Certain terms defined.
Refund of Premium for Cancellation or Termination of Policy	§ 38.2-5202.1	Provides for the termination of the policy by the **insured** and for cancellation of the policy by the **insurer**, except when coverage is for the duration of life and premium is a single installment payment.
Preexisting Condition	§ 38.2-5204	Defines look-back period and limitation period for preexisting conditions.
	14VAC5-200-70 D	If policy includes limitations due to a preexisting condition, such limitations must be included labeled as “Preexisting Condition Limitations.”
Limitations or Conditions on Eligibility for Benefits	§ 38.2-5205 B 14VAC5-200-187	Permissible benefit triggers and requirements.
	§ 38.2-5207 1; 14VAC5-200-200	The statute requires that an outline of coverage be provided to the insured. The statute also specifies the information that should be included in the outline.
	§ 38.2-5207 4; 14VAC5-200-70 H	A tax-qualified plan must be definitively identified as such.
Nonforfeiture Benefit Requirement	§ 38.2-5210 14VAC5-200-185 B	Offer made to the policyholder. Refer to the regulation for specifics.
Contingent Benefit Upon Lapse	§ 38.2-5210 14VAC5-200-185 C	If the offer of the nonforfeiture benefit is declined, the contingent benefit upon lapse shall be provided.
Definitions	14VAC5-200-40	
Extension of Benefits	14VAC5-200-60 C	
Signed Acceptance for Riders and Amendments	14VAC5-200-70 B	All riders and/or endorsements that are added to a policy after the date of issue that reduces, restricts, or eliminates benefits in the policy will require signed acceptance. Also, where a separate premium is charged for a rider or endorsement, the premium will be set forth in the policy, rider, or endorsement.
UCR Defined	14VAC5-200-70 C	The term must be defined If benefits are based on usual, reasonable and customary charges.
Required to Offer Inflation Protection	14VAC5-200-100 A	
LTC Personal Suitability Worksheet	14VAC5-200-175-C 2	The LTC personal suitability worksheet must be submitted with the policy.
Right to Reduce Coverage and Lower Premiums	14VAC5-200-183	The policy shall include a provision that allows the policyholder to reduce coverage and lower the premium.

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Disclosures		
	14VAC5-200-70 I	A non-tax-qualified plan must be identified as such.
Applies to policies where premiums can be revised	14VAC5-200-70 A 2	The policy shall include a clear and prominent statement in bold type and all capital letters that the premium rates may be increased.
	14VAC5-200-70 I	A non-tax-qualified plan must be identified as such.
	14VAC5-200-75 D	Any reference to a premium increase shall disclose that notice of premium increase shall be at least 75 days prior to the implementation of premium rate schedule.
Policies that include issue ages of 65 or higher	14VAC5-170-150 E 1	Any policy marketed to persons age 65 or older must contain a notice that discloses that the policy is not a Medicare supplement policy or certificate.
Rates		
	§ 38.2-316	Complete one of the following checklists as indicated:
		FOR NEW LONG-TERM CARE INSURANCE (LTCI) RATES
		FOR REVISION TO LONG-TERM CARE INSURANCE (LTCI) RATES

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:
http://www.scc.virginia.gov/boi/laws.aspx

The Forms and Rates Section of the Life and Health Division reviews individual long-term care insurance. Please contact this section at (804) 371-9110 if you have questions or need additional information about this line of insurance.

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE (LTCI) (FORMS)

I hereby certify that I have reviewed the attached individual long-term care filing and determined that it is in compliance with the individual long-term care checklist.

Signed: _____

Name (please print): Aaron D. Buelow, FSA, MAAA

Company Name: Bankers Life and Casualty

Date: 3/16/2020 Phone No: ( )(312) 396-6126 FAX No: ( )_____

E-Mail Address: Aaron.Buelow@Banklife.com

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

03/16/2020

Managing Actuary

Date

Aaron D. Buelow, FSA, MAAA
Bankers Life & Casualty Company

VIRGINIA COMPLIANCE CERTIFICATION

BANKERS LIFE AND CASUALTY COMPANY
111 E Wacker Dr Ste 2100
Chicago IL 60602

Title of Forms: Policyholder Rate increase Notification Letter

Policy Form Numbers: LNN (02/17), LTCA

The company has reviewed the enclosed policy forms and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Signature of an Officer of the Insurer:

Blake Westerfield

Blake Westerfield, ASA, MAAA
Name (Print)

VP, Health Product Management
Title

March 16, 2020
Date

BANKERS LIFE

May 7, 2020

Aaron Buelow, FSA, MAAA
Product & Risk Management Dept

VIA SERFF
Honorable Jacqueline Cunningham
Commissioner of Insurance
Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Tyler Building
Richmond, VA 23218

NAIC: 233-61263
FEIN: 36-0770740

Attention: Commissioner

RE: Bankers Life & Casualty Company - Long Term Care Insurance
Individual Policy Form Series: GR-N340, GR-N350, GR-N370, GR-N380
Rider Form Series: 206A, 223G, 226A, 226G, 228R, 242A

Dear Commissioner:

We are filing revised premium rates for your consideration and approval on the above captioned policy forms and riders currently on file with your department. This filing only applies to policies issued on or after October 1, 2003 and prior to September 1, 2005, where the rate stability standards 14VAC5-200-153 apply.

All of these policy forms are guaranteed renewable long term care policy forms which are no longer being sold. These policy forms were generally sold from 2002 through 2005.

The projected lifetime loss ratios for these forms are in excess of original expectations, resulting in the requested rate increase. The attached Actuarial Memorandum contains justification for the rate increase as well as the revised premium rates. There have been no rate increases on these forms in the state of Virginia. The current request is for a uniform 35% increase for policies issued on or after October 1, 2003 and prior to September 1, 2005, where the rate stability standards 14VAC5-200-153 apply.

Upon state insurance department approval, we will implement this increase to policies on their next billing date following a 75 day policyholder notification period at which time we will provide them with options to downgrade coverage, (if available), in order to help mitigate the impact of the rate increase as well as a toll free customer service number.

We respectfully request your approval of this filing. Please feel free to contact us via SERFF, phone (312) 396-6126, or e-mail Aaron.Buelow@banklife.com.

Sincerely,

Aaron D. Buelow, FSA, MAAA
Managing Actuary
Enclosures

Bankers Life and Casualty Company

Rate Increase Memorandum
Individual Long Term Care

I. Purpose of Filing

To request a 35% premium rate increase due to significantly higher than anticipated future and lifetime loss ratios for policies on or after the October 1, 2003, effective date of rate stability regulation. The rate increase applies to the base policy forms and all riders listed in Table 1. We are requesting a rate increase that will bring our inforce premium rates in your state up to the level that has been requested in the past and that has been implemented in most states nationwide. We have requested a varying increase by age and benefits, ranging from 0-40%, and two flat increases of 30% and 35%, but ultimately have implemented no rate increases in the state of Virginia. This new filing would bring the rates in your state closer to the originally requested level, which is the prevailing level nationwide. We are filing for this remainder of the increase in all states nationwide where the full requested amount has not yet been implemented.

II. Scope of Filing

This filing applies to inforce policies issued in your state. These policy forms are no longer being marketed. **Table 1** includes the issue years for these policy forms as well as the number of policyholders and average monthly premium inforce as of 9/30/2018 in your state and nationwide.

III. General Description

A. Policy Type - **Table 1** includes a description of each Policy Form and Rider.
B. Renewability – All Policy Forms and Riders are Guaranteed Renewable.
C. Proposed Effective Date – Upon state insurance department approval, we will implement this increase to policies on their next billing date following a 75 day policyholder notification period.

IV. Rate Justification Standard - Minimum Loss Ratios

Exhibit 1 contains nationwide experience projections by policy form or form grouping and illustrates that the anticipated lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60%. The lifetime loss ratio based on claims incurred through 9/30/2018 and paid through 12/31/2018 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at 4.5%. A summary of the anticipated lifetime loss ratios with and without the requested rate increase are shown by policy form or form grouping below. Nationwide earned premiums are restated to be at your state specific rate levels.

Summary of Anticipated Lifetime Loss Ratios
By Policy Form/Form Grouping

Policy Form Series	Anticipated Lifetime Loss Ratio w/o Rate Increase (@4.5%)	Anticipated Lifetime Loss Ratio w/ Rate Increase (@4.5%)
GR-N340/GR-N350 GR-N370/GR-N380	111.0%	104.3%

Furthermore, the requested rate increase complies with the current NAIC Model where the present value of past and future projected incurred claims (both without active life reserves) is not less than 58% of the present value of past and future projected earned premiums at the original level plus 85% of the present value of the past and future projected premiums provided from the requested rate increase.

V. Reason for Rate Increase

A rate increase is necessary at this time due to significantly higher than anticipated future and lifetime loss ratios. The higher than anticipated loss ratios are primarily driven by higher than expected claim costs and lower than expected mortality and lapse experience on these forms, resulting in inadequate premium rates over the lifetime of the policy forms. **Attachment 1** outlines the pricing and current assumptions and provides a comparison of those assumptions to actual experience. **Exhibit 3** provides a comparison of projections under the pricing and current assumptions and demonstrate the necessity of this rate increase. These forms were priced prior to the implementation of moderately adverse experience margins, but comparisons to the margins on recently developed products indicate that the margin under 10% higher morbidity would be exhausted. Nationwide experience and projections supplied the basis for determining the necessary rate revision. Premiums for our currently sold policy forms already reflect updated claim cost assumptions based on emerging experience in their pricing.

VI. Actuarial Assumptions

A. Interest - A 4.5% annual rate of interest has been assumed for accumulating historical experience and for discounting projected future experience to the present.

B. Mortality Rates - 90% of 1994 GAM (sex-distinct) table with selection factors

C. Lapse Rates - In addition to deaths, an ultimate annual voluntary lapse rate of 1.00% and 1.25% for males and females respectively applies to comprehensive policies, and 2.00% and 2.25% for males and females respectively applies to facility-only policies. Projections with the requested rate increase additionally assume a 5% shock lapse, with anti-selection grading off over a five-year period. This includes the effect of the subset of insureds who receive a non-forfeiture benefit when they lapse, but does not incorporate any change to the level of policy reserves held.

D. Expected Claim Costs – Expected claim costs used in the projection of future experience were developed in a comprehensive 2015 actual-to-expected study performed on actual past experience to date on the affected policy forms and other similar inforce long-term care policies. A complete set of revised base claim cost tables varying by policy type, attained age, benefit multiplier, inflation protection benefit, and gender were built, and adjustment factors that reflect actual

emerging experience on each policy form group generation were applied to the respective form groupings.

E. Rate Increase History – There have been no rate increases on these policy forms in the state of Virginia. The current request is for a uniform 35% increase for policies issued on or after the October 1, 2003, effective date of rate stability regulation.

F. Effective Date Assumption – For the projections, the rate increase is assumed to be 50% effective in 2020 and 100% effective thereafter.

VII. Premium Rates

Premium rates are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily maximum amounts and inflation protection option. Rate Sheets for each policy form and available riders are attached.

VIII. Actuarial Certification

I hereby certify that, to the best of my knowledge and belief, the rate filing submitted herein is in compliance with all applicable laws and regulations of the state in which it is filed, and that it complies with Actuarial Standard of Practice No. 8, "Regulatory Filings for Rates and Financial Projections for Health Plans." I further certify that the anticipated loss ratio submitted herein is expected to develop over the period for which the rates are computed to provide coverage, and that the benefits are reasonable in relation to the premiums charged.

Based on our current projections, the allowable rate increase within the loss ratio criteria of 58% of initial premium and 85% of rate increase premium, applied to the entire block for credibility purposes, is 359%; however, the company does not believe that requesting an increase this large is in the interests of the company or policyholders, and is only requesting an increase of 35%, and plans to file for an additional 30% increase in the future to bring the rates in Virginia closer to the prevailing rate level nationwide. If a 359% increase were approved, no further rate schedule increase would be anticipated. The policy design, underwriting and claims adjudication practices have been taken into consideration. The proposed premium rate schedules are in aggregate not greater than new business premium rates schedules for similar forms.

Aaron Buelow, FSA, MAAA
Managing Actuary

Table I

Base Policy Forms – Issued Prior to 10/1/2003

Policy Form Series	Policy Type	Dates of Issue[1]	Rate Increase Request	Number of Affected Policies[2] Inforce		Average Monthly Premium			
						Nationwide		State of Virginia	
				Nationwide	Virginia	Before Increase	After Increase	Before Increase	After Increase
GR-N340	Facility Care	11/2001 - 9/2003	35.0%	1,038	6	$143	$194	$67	$91
GR-N370				79	1	$203	$274	$85	$114
GR-N350	Long Term Care			5,930	58	$168	$226	$135	$182
GR-N380				656	3	$164	$221	$212	$286

Base Policy Forms – Issued 10/1/2003 and Subsequent

Policy Form Series	Policy Type	Dates of Issue[1]	Rate Increase Request	Number of Affected Policies[2] Inforce		Average Monthly Premium			
						Nationwide		State of Virginia	
				Nationwide	Virginia	Before Increase	After Increase	Before Increase	After Increase
GR-N340	Facility Care	10/2003 - 1/2016	35.0%	1,843	23	$147	$198	$115	$156
GR-N370				104	1	$165	$223	$69	$93
GR-N350	Long Term Care			12,915	262	$176	$238	$135	$182
GR-N380				1,060	3	$177	$238	$170	$229

Rider Forms Also Affected When Attached to Any of the Above Policy Forms[3]

Rider Form Series:

206A – Shortened Benefit Period Nonforfeiture Rider
223G – Shared Maximum Benefit Rider
226A – Survivor Maximum Benefit Increase Rider
226G – Paid-Up Survivorship Benefit Rider
228R – Return of Premium Nonforfeiture Rider
242A – Limited 10- or 20- Pay Rider

(1) Issue Date ranges are based on nationwide availability and may vary slightly from state to state.

(2) Inforce Counts and Average Monthly Premium are as of 9/30/2018. Policy count is a member count since we allow two members to a policy in spousal cases. Average Monthly Premium includes Riders. Some Forms are not available in certain states.

Attachment 1
Bankers Life and Casualty Company
Comparison of Original Pricing and Current Filing Assumptions
All Policies

Original Pricing Assumptions	Current Assumptions

Mortality

1983 Group Annuity Mortality (GAM) Table

90% 1994 GAM (sex-distinct) Table with selection factors

Lapse Rates

Duration	Original Persistency* Assumptions GR-N340/GR-N350/GR-N370/GR-N380 Issue Ages 18-54	Issue Ages 55-74	Issue Ages 75-79	Issue Ages 80-89
1	90.0%	90.0%	90.0%	90.0%
2	91.0	93.0	93.0	93.0
3	92.0	94.0	94.0	95.0
4	93.0	95.0	95.0	97.0
5	95.0	96.0	96.0	97.0
6	95.0	96.0	97.0	97.0
7	96.0	96.0	97.0	97.0
8	96.0	96.0	97.0	97.0
9+	96.0	96.0	97.0	97.0

* Excludes the effect of mortality

Ultimate annual voluntary lapse rate of 1.00% and 1.25% for males and females, respectively for comprehensive policies.

Ultimate annual voluntary lapse rate of 2.00% and 2.25% for males and females, respectively, for facility only policies.

Morbidity

Morbidity assumptions were derived primarily from Bankers Life and Casualty experience on earlier Nursing Home and Long Term Care forms covering all levels of care at the time of pricing. Data from published sources have a minimum impact on these assumptions. Home Health Care claim frequencies were derived from home health statistics published by the Health Care Financing Review, Volume 10, Number 1.

Expected claim costs used in the projection of future experience were developed in a comprehensive 2015 actual-to-expected study performed on actual past experience to date on the affected policy forms and other similar inforce long-term care policies. A complete set of revised base claim cost tables varying by policy type, attained age, benefit multiplier, inflation protection benefit, and gender were built, and adjustment factors that reflect actual emerging experience on each policy form group generation were applied to the respective form groupings.

Discounting Rate

4.5%

4.5%

Attachment 1 - Continued
Bankers Life and Casualty Company
Pricing and Current Filing Assumption Validation
All Policies

Actual to Pricing and Expected Morbidity by Incurred Year

Incurred Year	Paid Claims + Reserves*	Pricing Claims*	Actual /Pricing	Expected Claims*	Actual /Expected
2001	16.4	17.6	93.0%	15.9	103.3%
2002	28.6	15.3	187.2%	22.2	128.7%
2003	33.8	33.2	101.9%	31.9	106.0%
2004	44.9	45.5	98.6%	44.6	100.6%
2005	55.5	46.0	120.6%	60.3	92.1%
2006	73.8	59.9	123.2%	76.4	96.6%
2007	86.9	72.3	120.2%	92.0	94.5%
2008	100.9	86.7	116.3%	105.4	95.7%
2009	115.2	91.4	126.1%	117.2	98.2%
2010	123.2	98.6	125.0%	128.1	96.1%
2011	137.6	104.9	131.2%	137.8	99.8%
2012	145.8	106.6	136.9%	146.3	99.7%
2013	157.8	102.9	153.3%	153.6	102.7%
2014	163.8	108.4	151.1%	161.0	101.7%
2015	153.2	105.3	145.4%	167.4	91.5%
2016	156.1	110.7	141.0%	172.2	90.6%
2017	155.6	113.1	137.6%	176.5	88.2%
Total	1,749.1	1,318.4	132.7%	1,808.9	96.7%

* Values in 000,000's

Actual to Pricing and Expected Total Terminations by Year

Experience Year	Total Terms*	Pricing Terms*	Actual /Pricing	Expected Terms*	Actual /Expected
2011	26,019	23,630	110.1%	21,362	121.8%
2012	24,382	26,784	91.0%	20,867	116.8%
2013	21,999	26,105	84.3%	20,301	108.4%
2014	20,041	25,394	78.9%	19,668	101.9%
2015	18,528	24,020	77.1%	18,434	100.5%
2016	15,686	20,816	75.4%	16,013	98.0%
2017	16,492	21,948	75.1%	16,542	99.7%
2018	15,288	21,096	72.5%	15,716	97.3%
Total	158,435	189,794	83.5%	148,903	106.4%

* Values in 000's

EXHIBIT 1
BANKERS LIFE AND CASUALTY COMPANY
NATIONWIDE EXPERIENCE PROJECTIONS WITH AND WITHOUT RATE INCREASE
POLICY FORMS: GR-N340, GR-N350, GR-N370, GR-N380
ALL POLICIES ISSUED 10/1/2003 AND SUBSEQUENT

	Without Interest										
	(A)	(B)	(C)	(D)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
				(C)/(A)							(J)/(I+K)
Year	Virginia Rate Level Earned Premium	Original Rate Level Earned Premium	Incurred Claims	Loss Ratio without Proposed Rate Incr.	Fut. Earned Premium Shock Lapse	Percent of Future Increase Implemented	Future Claim Shock Lapse	Revised Virginia Rate Level Earned Premium	Revised Incurred Claims	Proposed Increased Earned Premium	Loss Ratio with Proposed Rate Incr.
2001	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	$ -	$ -	$ -	0.0%
2002	-	-	-	0.0%	0.0%	0.0%	0.0%	-	-	-	0.0%
2003	4,301,292	4,301,292	227,096	5.3%	0.0%	0.0%	0.0%	4,301,292	227,096	-	5.3%
2004	25,118,074	25,118,074	1,813,056	7.2%	0.0%	0.0%	0.0%	25,118,074	1,813,056	-	7.2%
2005	47,696,148	47,696,148	4,428,847	9.3%	0.0%	0.0%	0.0%	47,696,148	4,428,847	-	9.3%
2006	47,518,943	47,518,943	8,921,620	18.8%	0.0%	0.0%	0.0%	47,518,943	8,921,620	-	18.8%
2007	45,282,619	45,282,619	10,436,537	23.0%	0.0%	0.0%	0.0%	45,282,619	10,436,537	-	23.0%
2008	40,950,992	40,950,992	14,420,049	35.2%	0.0%	0.0%	0.0%	40,950,992	14,420,049	-	35.2%
2009	38,453,829	38,453,829	16,699,819	43.4%	0.0%	0.0%	0.0%	38,453,829	16,699,819	-	43.4%
2010	36,060,618	36,060,618	19,643,213	54.5%	0.0%	0.0%	0.0%	36,060,618	19,643,213	-	54.5%
2011	33,833,935	33,833,935	20,347,624	60.1%	0.0%	0.0%	0.0%	33,833,935	20,347,624	-	60.1%
2012	31,755,708	31,755,708	21,149,023	66.6%	0.0%	0.0%	0.0%	31,755,708	21,149,023	-	66.6%
2013	30,272,236	30,272,236	26,195,926	86.5%	0.0%	0.0%	0.0%	30,272,236	26,195,926	-	86.5%
2014	29,112,288	29,112,288	31,420,221	107.9%	0.0%	0.0%	0.0%	29,112,288	31,420,221	-	107.9%
2015	27,776,021	27,776,021	31,313,650	112.7%	0.0%	0.0%	0.0%	27,776,021	31,313,650	-	112.7%
2016	25,539,952	25,539,952	31,671,887	124.0%	0.0%	0.0%	0.0%	25,539,952	31,671,887	-	124.0%
2017	23,651,452	23,651,452	35,482,869	150.0%	0.0%	0.0%	0.0%	23,651,452	35,482,869	-	150.0%
1/1/2018-9/30/2018	16,487,439	16,487,439	24,893,696	151.0%	0.0%	0.0%	0.0%	16,487,439	24,893,696	-	151.0%
Subtotal Actual	$ 503,811,546	$ 503,811,546	$ 299,065,134	59.4%				$ 503,811,546	$ 299,065,134	$ -	59.4%
10/1/2018-12/31/2018	5,364,440	5,364,440	7,904,890	147.4%	0.0%	0.0%	0.0%	5,364,440	7,904,890	-	147.4%
2019	20,379,328	20,379,328	33,063,576	162.2%	0.0%	0.0%	0.0%	20,379,328	33,063,576	-	162.2%
2020	18,952,997	18,952,997	35,088,469	185.1%	5.0%	50.0%	1.0%	18,005,347	34,737,585	3,150,936	164.2%
2021	17,561,162	17,561,162	36,965,660	210.5%	0.0%	100.0%	1.0%	16,683,104	36,226,347	5,839,086	160.8%
2022	16,193,907	16,193,907	38,645,231	238.6%	0.0%	100.0%	1.0%	15,384,211	37,485,874	5,384,474	180.5%
2023	14,853,240	14,853,240	40,090,788	269.9%	0.0%	100.0%	1.0%	14,110,578	38,487,157	4,938,702	202.0%
2024	13,562,844	13,562,844	41,287,881	304.4%	0.0%	100.0%	1.0%	12,884,702	39,223,487	4,509,646	225.5%
2025	12,332,450	12,332,450	42,237,816	342.5%	0.0%	100.0%	0.0%	11,715,828	40,125,925	4,100,540	253.7%
2026	11,166,874	11,166,874	42,918,954	384.3%	0.0%	100.0%	0.0%	10,608,530	40,773,006	3,712,986	284.7%
2027	10,063,937	10,063,937	43,313,044	430.4%	0.0%	100.0%	0.0%	9,560,740	41,147,392	3,346,259	318.8%
2028	9,026,105	9,026,105	43,398,027	480.8%	0.0%	100.0%	0.0%	8,574,800	41,228,126	3,001,180	356.2%
2029	8,054,972	8,054,972	43,173,280	536.0%	0.0%	100.0%	0.0%	7,652,224	41,014,616	2,678,278	397.0%
2030	7,150,465	7,150,465	42,649,140	596.5%	0.0%	100.0%	0.0%	6,792,941	40,516,683	2,377,529	441.8%
2031	6,314,635	6,314,635	41,833,396	662.5%	0.0%	100.0%	0.0%	5,998,903	39,741,726	2,099,616	490.7%
2032	5,548,260	5,548,260	40,713,598	733.8%	0.0%	100.0%	0.0%	5,270,847	38,677,918	1,844,796	543.6%
2033	4,849,818	4,849,818	39,271,586	809.8%	0.0%	100.0%	0.0%	4,607,327	37,308,007	1,612,564	599.8%
2034	4,217,834	4,217,834	37,575,013	890.9%	0.0%	100.0%	0.0%	4,006,942	35,696,263	1,402,430	659.9%
2035	3,650,205	3,650,205	35,703,190	978.1%	0.0%	100.0%	0.0%	3,467,694	33,918,031	1,213,693	724.5%
2036	3,144,122	3,144,122	33,731,169	1072.8%	0.0%	100.0%	0.0%	2,986,916	32,044,610	1,045,421	794.7%
2037	2,696,023	2,696,023	31,707,149	1176.1%	0.0%	100.0%	0.0%	2,561,221	30,121,792	896,428	871.2%
2038	2,302,026	2,302,026	29,678,934	1289.3%	0.0%	100.0%	0.0%	2,186,925	28,194,988	765,424	955.0%
2039	1,957,929	1,957,929	27,700,341	1414.8%	0.0%	100.0%	0.0%	1,860,032	26,315,324	651,011	1048.0%
2040	1,659,266	1,659,266	25,782,338	1553.8%	0.0%	100.0%	0.0%	1,576,303	24,493,221	551,706	1151.0%
2041	1,401,534	1,401,534	23,916,141	1706.4%	0.0%	100.0%	0.0%	1,331,457	22,720,334	466,010	1264.0%
2042	1,180,357	1,180,357	22,089,555	1871.4%	0.0%	100.0%	0.0%	1,121,339	20,985,078	392,469	1386.2%
2043	991,512	991,512	20,324,160	2049.8%	0.0%	100.0%	0.0%	941,937	19,307,952	329,678	1518.4%
2044	831,068	831,068	18,645,554	2243.6%	0.0%	100.0%	0.0%	789,515	17,713,276	276,330	1661.9%
2045	695,369	695,369	17,076,134	2455.7%	0.0%	100.0%	0.0%	660,601	16,222,327	231,210	1819.0%
2046	581,086	581,086	15,625,568	2689.0%	0.0%	100.0%	0.0%	552,032	14,844,290	193,211	1991.9%
2047	485,166	485,166	14,298,719	2947.2%	0.0%	100.0%	0.0%	460,908	13,583,783	161,318	2183.1%
2048	404,875	404,875	13,069,576	3228.1%	0.0%	100.0%	0.0%	384,631	12,416,098	134,621	2391.1%
2049	337,789	337,789	11,932,417	3532.5%	0.0%	100.0%	0.0%	320,899	11,335,797	112,315	2616.7%
2050	281,817	281,817	10,874,108	3858.6%	0.0%	100.0%	0.0%	267,727	10,330,403	93,704	2858.2%
2051	235,198	235,198	9,911,308	4214.0%	0.0%	100.0%	0.0%	223,438	9,415,743	78,203	3121.5%
2052	196,397	196,397	9,042,032	4604.0%	0.0%	100.0%	0.0%	186,577	8,589,930	65,302	3410.3%
2053	164,121	164,121	8,256,690	5030.9%	0.0%	100.0%	0.0%	155,915	7,843,855	54,570	3726.6%
2054	137,303	137,303	7,548,555	5497.8%	0.0%	100.0%	0.0%	130,437	7,171,128	45,653	4072.4%
2055	115,036	115,036	6,906,487	6003.8%	0.0%	100.0%	0.0%	109,284	6,561,162	38,250	4447.2%
2056	96,552	96,552	6,338,274	6564.6%	0.0%	100.0%	0.0%	91,724	6,021,361	32,103	4862.7%
2057	81,183	81,183	5,828,906	7180.0%	0.0%	100.0%	0.0%	77,124	5,537,460	26,993	5318.5%
2058	68,374	68,374	5,379,811	7868.2%	0.0%	100.0%	0.0%	64,956	5,110,820	22,734	5828.3%
2059	57,680	57,680	4,987,314	8646.5%	0.0%	100.0%	0.0%	54,796	4,737,949	19,179	6404.8%
Subtotal Projected	$ 209,345,254	$ 209,345,254	$ 1,066,484,780	509.4%				$ 200,165,179	$ 1,018,895,285	$ 57,896,558	394.8%
Total Actual + Proj. (no interest)	$ 713,156,800	$ 713,156,800	$ 1,365,549,914	191.5%				$ 703,976,726	$ 1,317,960,419	$ 57,896,558	173.0%
Present Valued to 12/31/2018 @ 4.5% interest:											
Subtotal Actual	$ 742,252,535	$ 742,252,535	$ 384,876,768	51.9%				$ 742,252,535	$ 384,876,768	$ -	51.9%
Subtotal Projected	$ 155,962,040	$ 155,962,040	$ 612,206,000	392.5%				$ 149,434,914	$ 586,915,624	$ 40,455,774	309.1%
Total Actual + Proj.	$ 898,214,575	$ 898,214,575	$ 997,082,768	111.0%				$ 891,687,449	$ 971,792,392	$ 40,455,774	104.3%

EXHIBIT 1
BANKERS LIFE AND CASUALTY COMPANY
VIRGINIA ONLY EXPERIENCE PROJECTIONS WITH AND WITHOUT RATE INCREASE
POLICY FORMS: GR-N340, GR-N350, GR-N370, GR-N380
ALL POLICIES ISSUED PRIOR 10/1/2003 AND SUBSEQUENT

	Without Interest										
	(A)	(B)	(C)	(D)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
Year	Virginia Rate Level Earned Premium	Original Rate Level Earned Premium	Incurred Claims	(C)/(A) Loss Ratio without Proposed Rate Incr.	Fut. Earned Premium Shock Lapse	Percent of Future Increase Implemented	Future Claim Shock Lapse	Revised Virginia Rate Level Earned Premium	Revised Incurred Claims	Proposed Increased Earned Premium	(J)/(I+K) Loss Ratio with Proposed Rate Incr.
2001	$ -	$ -	$ -	0.0%	0.0%	0.0%	0.0%	$ -	$ -	$ -	0.0%
2002	-	-	-	0.0%	0.0%	0.0%	0.0%	-	-	-	0.0%
2003	52,146	52,146	-	0.0%	0.0%	0.0%	0.0%	52,146	-	-	0.0%
2004	415,331	415,331	1,126	0.3%	0.0%	0.0%	0.0%	415,331	1,126	-	0.3%
2005	844,631	844,631	32,672	3.9%	0.0%	0.0%	0.0%	844,631	32,672	-	3.9%
2006	807,630	807,630	105,652	13.1%	0.0%	0.0%	0.0%	807,630	105,652	-	13.1%
2007	758,946	758,946	17,335	2.3%	0.0%	0.0%	0.0%	758,946	17,335	-	2.3%
2008	645,687	645,687	175,225	27.1%	0.0%	0.0%	0.0%	645,687	175,225	-	27.1%
2009	593,575	593,575	240,424	40.5%	0.0%	0.0%	0.0%	593,575	240,424	-	40.5%
2010	534,659	534,659	72,765	13.6%	0.0%	0.0%	0.0%	534,659	72,765	-	13.6%
2011	508,793	508,793	239,887	47.1%	0.0%	0.0%	0.0%	508,793	239,887	-	47.1%
2012	487,095	487,095	453,342	93.1%	0.0%	0.0%	0.0%	487,095	453,342	-	93.1%
2013	446,356	446,356	281,877	63.2%	0.0%	0.0%	0.0%	446,356	281,877	-	63.2%
2014	426,093	426,093	391,180	91.8%	0.0%	0.0%	0.0%	426,093	391,180	-	91.8%
2015	409,775	409,775	115,949	28.3%	0.0%	0.0%	0.0%	409,775	115,949	-	28.3%
2016	364,749	364,749	659,572	180.8%	0.0%	0.0%	0.0%	364,749	659,572	-	180.8%
2017	333,159	333,159	928,425	278.7%	0.0%	0.0%	0.0%	333,159	928,425	-	278.7%
1/1/2018-9/30/2018	232,070	232,070	473,868	204.2%	0.0%	0.0%	0.0%	232,070	473,868	-	204.2%
Subtotal Actual	$ 7,860,696	$ 7,860,696	$ 4,189,299	53.3%				$ 7,860,696	$ 4,189,299	$ -	53.3%
10/1/2018-12/31/2018	75,349	75,349	128,365	170.4%	0.0%	0.0%	0.0%	75,349	128,365	-	170.4%
2019	284,846	284,846	535,555	188.0%	0.0%	0.0%	0.0%	284,846	535,555	-	188.0%
2020	263,812	263,812	567,439	215.1%	5.0%	50.0%	1.0%	250,622	561,765	43,859	190.8%
2021	243,445	243,445	596,742	245.1%	0.0%	100.0%	1.0%	231,272	584,807	80,945	187.3%
2022	223,573	223,573	622,642	278.5%	0.0%	100.0%	1.0%	212,395	603,963	74,338	210.6%
2023	204,219	204,219	644,579	315.6%	0.0%	100.0%	1.0%	194,008	618,796	67,903	236.3%
2024	185,712	185,712	662,380	356.7%	0.0%	100.0%	1.0%	176,426	629,261	61,749	264.2%
2025	168,173	168,173	676,079	402.0%	0.0%	100.0%	0.0%	159,764	642,275	55,917	297.8%
2026	151,659	151,659	685,375	451.9%	0.0%	100.0%	0.0%	144,076	651,106	50,427	334.8%
2027	136,124	136,124	689,996	506.9%	0.0%	100.0%	0.0%	129,318	655,497	45,261	375.5%
2028	121,589	121,589	689,609	567.2%	0.0%	100.0%	0.0%	115,509	655,128	40,428	420.1%
2029	108,064	108,064	684,257	633.2%	0.0%	100.0%	0.0%	102,661	650,044	35,931	469.0%
2030	95,536	95,536	674,177	705.7%	0.0%	100.0%	0.0%	90,759	640,468	31,766	522.7%
2031	84,023	84,023	659,558	785.0%	0.0%	100.0%	0.0%	79,821	626,580	27,938	581.5%
2032	73,524	73,524	640,261	870.8%	0.0%	100.0%	0.0%	69,848	608,248	24,447	645.0%
2033	64,008	64,008	615,967	962.3%	0.0%	100.0%	0.0%	60,807	585,169	21,283	712.8%
2034	55,442	55,442	587,770	1060.2%	0.0%	100.0%	0.0%	52,670	558,382	18,434	785.3%
2035	47,788	47,788	556,959	1165.5%	0.0%	100.0%	0.0%	45,399	529,111	15,890	863.3%
2036	41,000	41,000	524,733	1279.8%	0.0%	100.0%	0.0%	38,950	498,497	13,632	948.0%
2037	35,020	35,020	491,923	1404.7%	0.0%	100.0%	0.0%	33,269	467,327	11,644	1040.5%
2038	29,788	29,788	459,238	1541.7%	0.0%	100.0%	0.0%	28,298	436,276	9,904	1142.0%
2039	25,241	25,241	427,547	1693.9%	0.0%	100.0%	0.0%	23,978	406,169	8,392	1254.7%
2040	21,313	21,313	397,018	1862.8%	0.0%	100.0%	0.0%	20,247	377,167	7,086	1379.9%
2041	17,939	17,939	367,497	2048.6%	0.0%	100.0%	0.0%	17,042	349,122	5,965	1517.5%
2042	15,057	15,057	338,767	2249.9%	0.0%	100.0%	0.0%	14,304	321,828	5,006	1666.6%
2043	12,607	12,607	311,116	2467.8%	0.0%	100.0%	0.0%	11,977	295,560	4,192	1828.0%
2044	10,534	10,534	284,979	2705.2%	0.0%	100.0%	0.0%	10,008	270,730	3,503	2003.9%
2045	8,789	8,789	260,627	2965.5%	0.0%	100.0%	0.0%	8,349	247,596	2,922	2196.7%
2046	7,324	7,324	238,163	3251.8%	0.0%	100.0%	0.0%	6,958	226,255	2,435	2408.7%
2047	6,099	6,099	217,632	3568.1%	0.0%	100.0%	0.0%	5,794	206,750	2,028	2643.1%
2048	5,078	5,078	198,697	3913.2%	0.0%	100.0%	0.0%	4,824	188,763	1,688	2898.7%
2049	4,227	4,227	181,238	4288.0%	0.0%	100.0%	0.0%	4,015	172,176	1,405	3176.3%
2050	3,519	3,519	165,081	4691.5%	0.0%	100.0%	0.0%	3,343	156,827	1,170	3475.2%
2051	2,931	2,931	150,446	5133.7%	0.0%	100.0%	0.0%	2,784	142,924	974	3802.7%
2052	2,442	2,442	137,324	5622.9%	0.0%	100.0%	0.0%	2,320	130,458	812	4165.1%
2053	2,037	2,037	125,496	6161.3%	0.0%	100.0%	0.0%	1,935	119,221	677	4563.9%
2054	1,701	1,701	114,875	6754.8%	0.0%	100.0%	0.0%	1,616	109,131	565	5003.5%
2055	1,422	1,422	105,239	7401.0%	0.0%	100.0%	0.0%	1,351	99,977	473	5482.2%
2056	1,191	1,191	96,696	8119.5%	0.0%	100.0%	0.0%	1,131	91,861	396	6014.5%
2057	999	999	89,029	8911.6%	0.0%	100.0%	0.0%	949	84,578	332	6601.2%
2058	839	839	82,224	9796.7%	0.0%	100.0%	0.0%	797	78,113	279	7256.8%
2059	706	706	76,258	10800.4%	0.0%	100.0%	0.0%	671	72,446	235	8000.3%
Subtotal Projected	$ 2,844,685	$ 2,844,685	$ 16,759,554	589.2%				$ 2,720,460	$ 16,014,271	$ 782,234	457.2%
Total Actual + Proj. (no interest)	$ 10,705,380	$ 10,705,380	$ 20,948,853	195.7%				$ 10,581,156	$ 20,203,569	$ 782,234	177.8%
Present Valued to 12/31/2018 @ 4.5% interest:											
Subtotal Actual	$ 11,705,470	$ 11,705,470	$ 5,143,384	43.9%				$ 11,705,470	$ 5,143,384	$ -	43.9%
Subtotal Projected	$ 2,132,751	$ 2,132,751	$ 9,693,350	454.5%				$ 2,043,897	$ 9,294,685	$ 549,822	358.4%
Total Actual + Proj.	$ 13,838,221	$ 13,838,221	$ 14,836,734	107.2%				$ 13,749,367	$ 14,438,069	$ 549,822	101.0%

EXHIBIT 2
BANKERS LIFE AND CASUALTY COMPANY
35% RATE INCREASE APPLIED AT INCEPTION
POLICY FORMS: GR-N340, GR-N350, GR-N370, GR-N380
ALL POLICIES ISSUED 10/1/2003 AND SUBSEQUENT

	Without Interest			
	(A)	(B)	(C)	(D)
Year	Virginia Rate Level Earned Premium	Original Rate Level Earned Premium	Incurred Claims	(C)/(A) Loss Ratio without Proposed Rate Incr.
2001	$ -	$ -	$ -	0.0%
2002	-	-	-	0.0%
2003	5,806,744	4,301,292	227,096	3.9%
2004	33,909,400	25,118,074	1,813,056	5.3%
2005	64,389,799	47,696,148	4,428,847	6.9%
2006	64,150,573	47,518,943	8,921,620	13.9%
2007	61,131,536	45,282,619	10,436,537	17.1%
2008	55,283,839	40,950,992	14,420,049	26.1%
2009	51,912,670	38,453,829	16,699,819	32.2%
2010	48,681,834	36,060,618	19,643,213	40.4%
2011	45,675,812	33,833,935	20,347,624	44.5%
2012	42,870,206	31,755,708	21,149,023	49.3%
2013	40,867,519	30,272,236	26,195,926	64.1%
2014	39,301,589	29,112,288	31,420,221	79.9%
2015	37,497,628	27,776,021	31,313,650	83.5%
2016	34,478,935	25,539,952	31,671,887	91.9%
2017	31,929,460	23,651,452	35,482,869	111.1%
1/1/2018-9/30/2018	22,258,043	16,487,439	24,893,696	111.8%
Subtotal Actual	$ 680,145,588	$ 503,811,546	$ 299,065,134	44.0%
10/1/2018-12/31/2018	7,241,994	5,364,440	7,904,890	109.2%
2019	27,512,093	20,379,328	33,063,576	120.2%
2020	25,586,546	18,952,997	35,088,469	137.1%
2021	23,707,569	17,561,162	36,965,660	155.9%
2022	21,861,774	16,193,907	38,645,231	176.8%
2023	20,051,874	14,853,240	40,090,788	199.9%
2024	18,309,840	13,562,844	41,287,881	225.5%
2025	16,648,808	12,332,450	42,237,816	253.7%
2026	15,075,280	11,166,874	42,918,954	284.7%
2027	13,586,315	10,063,937	43,313,044	318.8%
2028	12,185,242	9,026,105	43,398,027	356.2%
2029	10,874,212	8,054,972	43,173,280	397.0%
2030	9,653,127	7,150,465	42,649,140	441.8%
2031	8,524,757	6,314,635	41,833,396	490.7%
2032	7,490,150	5,548,260	40,713,598	543.6%
2033	6,547,254	4,849,818	39,271,586	599.8%
2034	5,694,075	4,217,834	37,575,013	659.9%
2035	4,927,776	3,650,205	35,703,190	724.5%
2036	4,244,565	3,144,122	33,731,169	794.7%
2037	3,639,631	2,696,023	31,707,149	871.2%
2038	3,107,735	2,302,026	29,678,934	955.0%
2039	2,643,204	1,957,929	27,700,341	1048.0%
2040	2,240,009	1,659,266	25,782,338	1151.0%
2041	1,892,070	1,401,534	23,916,141	1264.0%
2042	1,593,482	1,180,357	22,089,555	1386.2%
2043	1,338,541	991,512	20,324,160	1518.4%
2044	1,121,942	831,068	18,645,554	1661.9%
2045	938,748	695,369	17,076,134	1819.0%
2046	784,466	581,086	15,625,568	1991.9%
2047	654,974	485,166	14,298,719	2183.1%
2048	546,581	404,875	13,069,576	2391.1%
2049	456,015	337,789	11,932,417	2616.7%
2050	380,454	281,817	10,874,108	2858.2%
2051	317,518	235,198	9,911,308	3121.5%
2052	265,136	196,397	9,042,032	3410.3%
2053	221,563	164,121	8,256,690	3726.6%
2054	185,358	137,303	7,548,555	4072.4%
2055	155,299	115,036	6,906,487	4447.2%
2056	130,345	96,552	6,338,274	4862.7%
2057	109,597	81,183	5,828,906	5318.5%
2058	92,305	68,374	5,379,811	5828.3%
2059	77,868	57,680	4,987,314	6404.8%
Subtotal Projected	$ 282,616,093	$ 209,345,254	$ 1,066,484,780	377.4%
Total Actual + Proj. (no interest)	$ 962,761,680	$ 713,156,800	$ 1,365,549,914	141.8%
Present Valued to 12/31/2018 @ 4.5% interest:				
Subtotal Actual	$ 1,002,040,922	$ 742,252,535	$ 384,876,768	38.4%
Subtotal Projected	$ 210,548,754	$ 155,962,040	$ 612,206,000	290.8%
Total Actual + Proj.	$ 1,212,589,676	$ 898,214,575	$ 997,082,768	82.2%
Total Rate Increase	35.0%			

NW Exhibit 3
BANKERS LIFE AND CASUALTY COMPANY
Projections Under Pricing and Current Actuarial Assumptions
POLICY FORMS: GR-N340, GR-N350, GR-N370, and GR-N380
ALL POLICIES ISSUED 10/1/2003 AND SUBSEQUENT

	(A)			(B)			(C)		
	N350 Series			N350 Series			N350 Series		
	Past:	NW Experience		Past:	NW Experience		Past:	NW Experience	
	Persistency:	Original Pricing		Persistency:	Current Assumption		Persistency:	Current Assumption	
	Morbidity:	Original Pricing		Morbidity:	Original Pricing		Morbidity:	Current Assumption	
	Non-discounted			Non-discounted			Non-discounted		
Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio
2001	$0	$0	0.0%	$0	$0	0.0%	$0	$0	0.0%
2002	$0	$0	0.0%	$0	$0	0.0%	$0	$0	0.0%
2003	$4,301,292	$227,096	5.3%	$4,301,292	$227,096	5.3%	$4,301,292	$227,096	5.3%
2004	$25,118,074	$1,813,056	7.2%	$25,118,074	$1,813,056	7.2%	$25,118,074	$1,813,056	7.2%
2005	$47,696,148	$4,428,847	9.3%	$47,696,148	$4,428,847	9.3%	$47,696,148	$4,428,847	9.3%
2006	$47,518,943	$8,921,620	18.8%	$47,518,943	$8,921,620	18.8%	$47,518,943	$8,921,620	18.8%
2007	$45,282,619	$10,436,537	23.0%	$45,282,619	$10,436,537	23.0%	$45,282,619	$10,436,537	23.0%
2008	$40,950,992	$14,420,049	35.2%	$40,950,992	$14,420,049	35.2%	$40,950,992	$14,420,049	35.2%
2009	$38,453,829	$16,699,819	43.4%	$38,453,829	$16,699,819	43.4%	$38,453,829	$16,699,819	43.4%
2010	$36,060,618	$19,643,213	54.5%	$36,060,618	$19,643,213	54.5%	$36,060,618	$19,643,213	54.5%
2011	$33,833,935	$20,347,624	60.1%	$33,833,935	$20,347,624	60.1%	$33,833,935	$20,347,624	60.1%
2012	$31,755,708	$21,149,023	66.6%	$31,755,708	$21,149,023	66.6%	$31,755,708	$21,149,023	66.6%
2013	$30,272,236	$26,195,926	86.5%	$30,272,236	$26,195,926	86.5%	$30,272,236	$26,195,926	86.5%
2014	$29,112,288	$31,420,221	107.9%	$29,112,288	$31,420,221	107.9%	$29,112,288	$31,420,221	107.9%
2015	$27,776,021	$31,313,650	112.7%	$27,776,021	$31,313,650	112.7%	$27,776,021	$31,313,650	112.7%
2016	$25,539,952	$31,671,887	124.0%	$25,539,952	$31,671,887	124.0%	$25,539,952	$31,671,887	124.0%
2017	$23,651,452	$35,482,869	150.0%	$23,651,452	$35,482,869	150.0%	$23,651,452	$35,482,869	150.0%
1/1/2018-9/30/2018	$16,487,439	$24,893,696	151.0%	$16,487,439	$24,893,696	151.0%	$16,487,439	$24,893,696	151.0%
Subtotal Past	$503,811,546	$299,065,134	59.4%	$503,811,546	$299,065,134	59.4%	$503,811,546	$299,065,134	59.4%
10/1/2018-12/31/2018	$4,907,425	$5,516,337	112.4%	$5,364,440	$6,030,058	112.4%	$5,364,440	$7,904,890	147.4%
2019	$19,512,392	$21,933,485	112.4%	$20,379,328	$22,907,991	112.4%	$20,379,328	$33,063,576	162.2%
2020	$17,352,531	$21,823,594	125.8%	$18,952,997	$23,836,437	125.8%	$18,952,997	$35,088,469	185.1%
2021	$15,366,654	$21,518,287	140.0%	$17,561,162	$24,591,308	140.0%	$17,561,162	$36,965,660	210.5%
2022	$13,548,703	$21,109,296	155.8%	$16,193,907	$25,230,604	155.8%	$16,193,907	$38,645,231	238.6%
2023	$11,892,948	$20,658,721	173.7%	$14,853,240	$25,800,916	173.7%	$14,853,240	$40,090,788	269.9%
2024	$10,393,295	$20,175,517	194.1%	$13,562,844	$26,328,261	194.1%	$13,562,844	$41,287,881	304.4%
2025	$9,041,971	$19,545,959	216.2%	$12,332,450	$26,658,963	216.2%	$12,332,450	$42,237,816	342.5%
2026	$7,830,240	$18,751,921	239.5%	$11,166,874	$26,742,517	239.5%	$11,166,874	$42,918,954	384.3%
2027	$6,748,903	$17,882,362	265.0%	$10,063,937	$26,666,106	265.0%	$10,063,937	$43,313,044	430.4%
2028	$5,789,006	$16,994,648	293.6%	$9,026,105	$26,497,722	293.6%	$9,026,105	$43,398,027	480.8%
2029	$4,941,863	$16,096,655	325.7%	$8,054,972	$26,236,688	325.7%	$8,054,972	$43,173,280	536.0%
2030	$4,198,433	$15,104,672	359.8%	$7,150,465	$25,725,175	359.8%	$7,150,465	$42,649,140	596.5%
2031	$3,549,512	$14,013,791	394.8%	$6,314,635	$24,930,743	394.8%	$6,314,635	$41,833,396	662.5%
2032	$2,985,762	$12,910,850	432.4%	$5,548,260	$23,991,443	432.4%	$5,548,260	$40,713,598	733.8%
2033	$2,499,429	$11,844,747	473.9%	$4,849,818	$22,983,198	473.9%	$4,849,818	$39,271,586	809.8%
2034	$2,082,041	$10,820,944	519.7%	$4,217,834	$21,921,255	519.7%	$4,217,834	$37,575,013	890.9%
2035	$1,725,932	$9,796,128	567.6%	$3,650,205	$20,718,008	567.6%	$3,650,205	$35,703,190	978.1%
2036	$1,423,244	$8,776,442	616.7%	$3,144,122	$19,388,248	616.7%	$3,144,122	$33,731,169	1072.8%
2037	$1,167,718	$7,819,855	669.7%	$2,696,023	$18,054,448	669.7%	$2,696,023	$31,707,149	1176.1%
2038	$953,400	$6,946,024	728.6%	$2,302,026	$16,771,479	728.6%	$2,302,026	$29,678,934	1289.3%
2039	$774,362	$6,145,881	793.7%	$1,957,929	$15,539,497	793.7%	$1,957,929	$27,700,341	1414.8%
2040	$626,337	$5,403,857	862.8%	$1,659,266	$14,315,684	862.8%	$1,659,266	$25,782,338	1553.8%
2041	$504,467	$4,716,742	935.0%	$1,401,534	$13,104,262	935.0%	$1,401,534	$23,916,141	1706.4%
2042	$404,581	$4,103,740	1014.3%	$1,180,357	$11,972,579	1014.3%	$1,180,357	$22,089,555	1871.4%
2043	$323,147	$3,567,182	1103.9%	$991,512	$10,945,175	1103.9%	$991,512	$20,324,160	2049.8%
2044	$257,665	$3,102,018	1203.9%	$831,068	$10,005,181	1203.9%	$831,068	$18,645,554	2243.6%
2045	$204,502	$2,682,327	1311.6%	$695,369	$9,120,745	1311.6%	$695,369	$17,076,134	2455.7%
2046	$162,025	$2,315,081	1428.8%	$581,086	$8,302,776	1428.8%	$581,086	$15,625,568	2689.0%
2047	$128,294	$1,999,749	1558.7%	$485,166	$7,562,428	1558.7%	$485,166	$14,298,719	2947.2%
2048	$101,583	$1,732,772	1705.8%	$404,875	$6,906,234	1705.8%	$404,875	$13,069,576	3228.1%
2049	$80,077	$1,500,335	1873.6%	$337,789	$6,328,870	1873.6%	$337,789	$11,932,417	3532.5%
2050	$63,242	$1,302,847	2060.1%	$281,817	$5,805,700	2060.1%	$281,817	$10,874,108	3858.6%
2051	$49,830	$1,127,064	2261.8%	$235,198	$5,319,714	2261.8%	$235,198	$9,911,308	4214.0%
2052	$39,332	$980,559	2493.0%	$196,397	$4,896,254	2493.0%	$196,397	$9,042,032	4604.0%
2053	$31,333	$860,737	2747.1%	$164,121	$4,508,499	2747.1%	$164,121	$8,256,690	5030.9%
2054	$16,945	$423,273	2498.0%	$137,303	$4,120,569	3001.1%	$137,303	$7,548,555	5497.8%
2055	$10,314	$240,043	2327.3%	$115,036	$3,744,556	3255.1%	$115,036	$6,906,487	6003.8%
2056	$7,660	$188,022	2454.6%	$96,552	$3,388,131	3509.1%	$96,552	$6,338,274	6564.6%
2057	$5,711	$148,937	2608.0%	$81,183	$3,055,048	3763.2%	$81,183	$5,828,906	7180.0%
2058	$4,252	$118,916	2796.7%	$68,374	$2,746,723	4017.2%	$68,374	$5,379,811	7868.2%
2059	$3,001	$88,298	2942.3%	$57,680	$2,463,639	4271.2%	$57,680	$4,987,314	8646.5%
Subtotal Future	$151,710,062	$362,788,614	239.1%	$209,345,254	$636,163,829	303.9%	$209,345,254	$1,066,484,780	509.4%
Total Undiscounted	$655,521,608	$661,853,748	101.0%	$713,156,800	$935,228,963	131.1%	$713,156,800	$1,365,549,914	191.5%
Present Valued	Discounted to 12/31/2018 @ 4.5% Interest:								
Past	742,252,535	384,876,768	51.9%	742,252,535	384,876,768	51.9%	742,252,535	384,876,768	51.9%
Future	119,975,288	244,947,898	204.2%	155,962,040	375,917,520	241.0%	155,962,040	612,206,000	392.5%
Lifetime	862,227,823	629,824,667	73.0%	898,214,575	760,794,289	84.7%	898,214,575	997,082,768	111.0%

EXHIBIT 4
BANKERS LIFE AND CASUALTY COMPANY
PRICING ASSUMPTIONS
POLICY FORMS: GR-N340, GR-N350, GR-N370, GR-N380
ISSUED POLICIES - ISSUED 10/1/2003 AND SUBSEQUENT

	Without Interest		
	(A)	(B)	(C)
			(B)/(A) Loss Ratio without Proposed
Year	Earned Premium	Incurred Claims	Rate Incr.
2001	$ -	$ -	0.0%
2002	-	-	0.0%
2003	4,364,892	345,285	7.9%
2004	25,243,448	2,455,062	9.7%
2005	47,704,785	6,365,541	13.3%
2006	47,283,863	9,240,031	19.5%
2007	44,523,278	11,854,009	26.6%
2008	41,812,755	14,323,047	34.3%
2009	39,437,643	16,512,050	41.9%
2010	37,675,365	18,271,987	48.5%
2011	35,351,871	19,488,159	55.1%
2012	33,261,705	20,411,200	61.4%
2013	31,342,027	21,211,559	67.7%
2014	29,395,396	21,923,539	74.6%
2015	27,453,712	22,507,924	82.0%
2016	24,707,503	22,836,710	92.4%
2017	22,187,541	23,048,089	103.9%
2018	19,861,043	23,186,616	116.7%
2019	17,708,922	23,215,342	131.1%
2020	15,725,111	23,042,015	146.5%
2021	13,904,020	22,681,890	163.1%
2022	12,239,835	22,226,382	181.6%
2023	10,726,959	21,730,535	202.6%
2024	9,359,209	21,173,502	226.2%
2025	8,128,949	20,457,131	251.7%
2026	7,027,724	19,586,471	278.7%
2027	6,046,843	18,649,642	308.4%
2028	5,177,844	17,697,754	341.8%
2029	4,412,455	16,716,684	378.9%
2030	3,742,091	15,635,839	417.8%
2031	3,158,014	14,470,829	458.2%
2032	2,651,512	13,305,084	501.8%
2033	2,215,536	12,182,786	549.9%
2034	1,842,164	11,097,594	602.4%
2035	1,524,168	10,014,568	657.1%
2036	1,254,516	8,951,554	713.5%
2037	1,027,396	7,961,298	774.9%
2038	837,245	7,058,640	843.1%
2039	678,892	6,232,235	918.0%
2040	548,222	5,467,203	997.3%
2041	440,866	4,764,838	1080.8%
2042	353,056	4,141,517	1173.0%
2043	281,738	3,598,409	1277.2%
2044	224,338	3,124,621	1392.8%
2045	177,933	2,700,401	1517.6%
2046	140,922	2,330,456	1653.7%
Total	$ 643,163,309	$ 614,196,027	95.5%
Present Valued to 12/31/2001 @ 4.5% interest:			
Total	$ 405,055,530	$ 275,353,232	68.0%

NW EXHIBIT 5
BANKERS LIFE AND CASUALTY COMPANY
Prospective Present Value (PPV) Test
Policy Forms: N340, N350, N370, N380
ALL POLICIES ISSUED 10/1/2003 AND SUBSEQUENT

The cumulative increase in Virginia prior to the requested increase.

C = 0.0%

ΔPV(future incd claims):

prior:	244,969,581
current:	612,206,000
delta:	367,236,419

ΔPV(future earned prems):

prior:	119,994,780
current:	155,962,040
delta:	35,967,260

$$\text{Rate Incrs\%} = \frac{\Delta PV(\text{future incd claims}) - ((.58 + .85C)/(1+C))*\Delta PV(\text{future earned prems})}{.85*PV_{current}(\text{future earned prems})}$$

Base Formula Rate Increase: 261.3%

EXHIBIT 6
BANKERS LIFE AND CASUALTY COMPANY
IF-KNEW RATE INCREASE CALCULATION
POLICY FORMS: GR-N340, GR-N350, GR-N370, GR-N380
ALL POLICIES ISSUED 10/1/2003 AND SUBSEQUENT

	Without Interest			
	(A)	(B)	(C)	(D)
Year	Virginia Rate Level Earned Premium	Original Rate Level Earned Premium	Incurred Claims	(C)/(A) Loss Ratio without Proposed Rate Incr.
2001	$ -	$ -	$ -	0.0%
2002	-	-	-	0.0%
2003	7,527,260	4,301,292	227,096	3.0%
2004	43,956,630	25,118,074	1,813,056	4.1%
2005	83,468,258	47,696,148	4,428,847	5.3%
2006	83,158,151	47,518,943	8,921,620	10.7%
2007	79,244,584	45,282,619	10,436,537	13.2%
2008	71,664,236	40,950,992	14,420,049	20.1%
2009	67,294,202	38,453,829	16,699,819	24.8%
2010	63,106,081	36,060,618	19,643,213	31.1%
2011	59,209,387	33,833,935	20,347,624	34.4%
2012	55,572,489	31,755,708	21,149,023	38.1%
2013	52,976,413	30,272,236	26,195,926	49.4%
2014	50,946,504	29,112,288	31,420,221	61.7%
2015	48,608,037	27,776,021	31,313,650	64.4%
2016	44,694,915	25,539,952	31,671,887	70.9%
2017	41,390,041	23,651,452	35,482,869	85.7%
1/1/2018-9/30/2018	28,853,018	16,487,439	24,893,696	86.3%
Subtotal Actual	$ 881,670,206	$ 503,811,546	$ 299,065,134	33.9%
10/1/2018-12/31/2018	9,387,770	5,364,440	7,904,890	84.2%
2019	35,663,825	20,379,328	33,063,576	92.7%
2020	33,167,744	18,952,997	35,088,469	105.8%
2021	30,732,034	17,561,162	36,965,660	120.3%
2022	28,339,336	16,193,907	38,645,231	136.4%
2023	25,993,170	14,853,240	40,090,788	154.2%
2024	23,734,977	13,562,844	41,287,881	174.0%
2025	21,581,788	12,332,450	42,237,816	195.7%
2026	19,542,029	11,166,874	42,918,954	219.6%
2027	17,611,889	10,063,937	43,313,044	245.9%
2028	15,795,684	9,026,105	43,398,027	274.7%
2029	14,096,201	8,054,972	43,173,280	306.3%
2030	12,513,313	7,150,465	42,649,140	340.8%
2031	11,050,610	6,314,635	41,833,396	378.6%
2032	9,709,454	5,548,260	40,713,598	419.3%
2033	8,487,181	4,849,818	39,271,586	462.7%
2034	7,381,209	4,217,834	37,575,013	509.1%
2035	6,387,858	3,650,205	35,703,190	558.9%
2036	5,502,213	3,144,122	33,731,169	613.0%
2037	4,718,040	2,696,023	31,707,149	672.0%
2038	4,028,545	2,302,026	29,678,934	736.7%
2039	3,426,375	1,957,929	27,700,341	808.4%
2040	2,903,716	1,659,266	25,782,338	887.9%
2041	2,452,684	1,401,534	23,916,141	975.1%
2042	2,065,624	1,180,357	22,089,555	1069.4%
2043	1,735,146	991,512	20,324,160	1171.3%
2044	1,454,369	831,068	18,645,554	1282.0%
2045	1,216,896	695,369	17,076,134	1403.3%
2046	1,016,900	581,086	15,625,568	1536.6%
2047	849,041	485,166	14,298,719	1684.1%
2048	708,531	404,875	13,069,576	1844.6%
2049	591,131	337,789	11,932,417	2018.6%
2050	493,180	281,817	10,874,108	2204.9%
2051	411,597	235,198	9,911,308	2408.0%
2052	343,695	196,397	9,042,032	2630.8%
2053	287,211	164,121	8,256,690	2874.8%
2054	240,280	137,303	7,548,555	3141.6%
2055	201,313	115,036	6,906,487	3430.7%
2056	168,965	96,552	6,338,274	3751.2%
2057	142,070	81,183	5,828,906	4102.8%
2058	119,655	68,374	5,379,811	4496.1%
2059	100,940	57,680	4,987,314	4940.9%
Subtotal Projected	$ 366,354,194	$ 209,345,254	$ 1,066,484,780	291.1%
Total Actual + Proj. (no interest)	$ 1,248,024,400	$ 713,156,800	$ 1,365,549,914	109.4%
Present Valued to 12/31/2018 @ 4.5% interest:				
Subtotal Actual	$ 1,298,941,936	$ 742,252,535	$ 384,876,768	29.6%
Subtotal Projected	$ 272,933,570	$ 155,962,040	$ 612,206,000	224.3%
Total Actual + Proj.	$ 1,571,875,506	$ 898,214,575	$ 997,082,768	63.4%
Cumulative Rate Increase	0.0%			
Total Rate Increase	75.0%			
Additional Rate Increase	75.0%			

EXHIBIT 7
BANKERS LIFE AND CASUALTY COMPANY
ACTIVE LIFE RESERVES - HISTORY and PROJECTION
POLICY FORMS: GR-N340, GR-N350, GR-N370, GR-N380
ALL POLICIES ISSUED 10/1/2003 AND SUBSEQUENT

Year	Virginia Only*	Nationwide*
2014	$ 4,849,891	$ 222,802,533
2015	5,312,465	239,157,645
2016	5,603,481	253,786,569
2017	5,859,171	266,681,311
9/30/2018*	6,142,101	275,631,832
2018	6,138,054	278,405,418
2019	6,372,376	288,657,653
2020	6,264,385	294,502,351
2021	6,128,248	297,942,820
2022	5,961,980	298,934,876
2023	5,766,576	297,512,979
2024	5,547,546	293,835,570
2025	5,308,923	288,100,692
2026	5,052,826	280,398,499
2027	4,782,139	270,958,784
2028	4,501,249	260,071,374
2029	4,214,565	248,041,043
2030	3,925,979	235,158,860
2031	3,639,638	221,708,802
2032	3,359,353	207,967,593
2033	3,088,081	194,179,395
2034	2,828,072	180,534,653
2035	2,580,982	167,185,165
2036	2,348,064	154,259,808
2037	2,130,133	141,863,776
2038	1,927,627	130,076,561
2039	1,740,619	118,952,570
2040	1,568,903	108,526,952
2041	1,412,096	98,821,702
2042	1,269,653	89,844,971
2043	1,140,907	81,592,433
2044	1,025,034	74,045,224
2045	921,110	67,172,594
2046	828,113	60,932,990
2047	745,057	55,283,480
2048	670,971	50,178,710
2049	604,919	45,572,412

*Year-end balances provided, unless otherwise noted

EXHIBIT 8
BANKERS LIFE AND CASUALTY COMPANY
COUNT OF CLAIMS INCURRED
POLICY FORMS: GR-N340, GR-N350, GR-N370, GR-N380
ALL POLICIES ISSUED 10/1/2003 AND SUBSEQUENT

Year	Virginia Only*	Nationwide*
2002	-	-
2003	-	4
2004	1	22
2005	2	82
2006	3	147
2007	1	206
2008	2	248
2009	2	292
2010	2	292
2011	6	332
2012	4	317
2013	4	393
2014	5	402
2015	5	439
2016	10	399
2017	8	422
1/1/2018-9/30/2018	3	244
Total	58	4,241
2014-9/30/2018 Total	31	1,906

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Company Name and NAIC Number: Bankers Life and Casualty Company

SERFF Tracking Number: BNLB-132302477

Revised Rates

Average Annual Premium Per Member: 2,162

Average Requested Percentage Rate Change Per Member: 35%

Range of Requested Rate Changes: 35%-35%

Number of Virginia Policyholders Affected: 200

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases
GR-N340		10/1/2003 - 5/5/2005	N/A	If the current request is approved, and experience develops as currently projected, we anticipate filing for an additional 30% rate increase.
GR-N350		10/1/2003 - 5/5/2005	N/A	If the current request is approved, and experience develops as currently projected, we anticipate filing for an additional 30% rate increase.
GR-N370		10/1/2003 - 5/5/2005	N/A	If the current request is approved, and experience develops as currently projected, we anticipate filing for an additional 30% rate increase.
GR-N380		10/1/2003 - 5/5/2005	N/A	If the current request is approved, and experience develops as currently projected, we anticipate filing for an additional 30% rate increase.

Attach a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

Summary Narrative:
Rates are being raised on this policy form to pay for anticipated claims that are higher than expected. This is due, in part, to individuals living longer and keeping their policies longer, which results in more claims than we anticipated when this policy form was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on any individual's claims history, age, health status, or any other personal factor.

The Company's Right to Increase Premiums:
The company has a right to increase premiums on this policy form in the future, provided it raises rates for all policies in the same class in this state.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.00	$13.80	$15.60	$18.00	$19.80	$21.00	$22.20	$23.40	$24.60
35-39	12.60	14.40	16.80	19.20	21.60	22.80	24.00	25.20	27.00
40-44	13.80	15.60	18.60	21.60	24.60	26.40	27.60	29.40	31.20
45-49	15.60	18.60	21.60	26.40	30.00	31.80	33.60	36.00	37.80
50	17.40	20.40	24.60	30.00	33.60	36.60	38.40	40.80	43.20
51	18.00	21.00	25.20	31.20	34.80	37.80	39.60	42.60	45.00
52	18.60	22.20	26.40	32.40	36.60	39.60	41.40	44.40	46.80
53	19.80	23.40	28.20	34.80	39.00	42.60	44.40	47.40	50.40
54	21.00	25.20	30.00	37.20	42.00	45.60	48.00	51.00	54.00
55	22.20	26.40	32.40	39.60	45.00	48.60	51.00	54.60	57.60
56	24.00	28.20	34.80	42.60	48.00	52.20	55.20	58.20	61.80
57	25.20	30.00	36.60	45.60	51.60	55.80	58.80	62.40	66.00
58	27.00	32.40	40.20	49.20	56.40	60.60	64.20	67.80	72.00
59	29.40	35.40	43.20	54.00	61.20	66.00	69.60	73.80	78.00
60	31.80	38.40	46.80	58.20	66.00	72.00	75.60	80.40	84.60
61	34.20	41.40	51.00	63.00	72.00	78.00	82.20	87.00	91.80
62	36.60	44.40	55.20	68.40	78.00	84.60	89.40	94.80	99.60
63	40.20	48.60	60.60	75.60	86.40	93.60	98.40	104.40	109.80
64	43.80	53.40	66.60	83.40	94.80	103.20	108.60	115.20	121.20
65	48.00	58.80	73.20	91.80	105.00	113.40	120.00	127.20	133.20
66	52.20	64.20	80.40	101.40	115.20	125.40	132.00	140.40	147.00
67	57.60	70.80	88.80	111.60	127.20	138.00	145.80	154.80	162.00
68	63.60	78.60	99.00	124.20	142.20	154.80	163.20	173.40	181.20
69	70.80	87.60	110.40	139.20	159.60	173.40	182.40	193.80	202.80
70	78.60	97.80	123.00	155.40	178.20	193.80	204.60	217.20	226.80
71	87.00	108.60	137.40	174.00	199.80	217.20	229.20	243.00	253.80
72	97.20	120.60	153.00	194.40	223.20	243.00	256.80	272.40	283.80
73	107.40	133.80	169.80	216.00	248.40	270.00	285.00	301.80	313.80
74	118.80	148.80	188.40	240.00	275.40	300.00	316.20	334.20	346.80
75	132.00	165.00	208.80	266.40	306.00	333.00	351.00	370.80	383.40
76	146.40	183.00	232.20	295.80	340.20	369.60	389.40	411.00	423.60
77	162.00	202.80	257.40	328.80	378.00	411.00	432.60	455.40	468.60
78	177.00	222.00	282.60	361.20	415.20	451.20	474.00	498.00	510.60
79	193.80	243.60	310.80	397.20	456.60	495.00	519.60	544.20	556.80
80	212.40	267.00	341.40	436.80	502.20	543.60	570.00	595.20	607.19
81	232.20	292.80	375.00	480.60	552.00	597.00	624.59	650.99	661.79
82	254.40	321.00	412.20	528.60	606.59	655.19	684.59	711.59	721.79
83	273.60	346.80	445.20	572.40	655.79	706.19	735.59	761.39	770.39
84	295.20	374.40	481.80	619.79	708.59	760.19	789.59	814.19	821.99
85	318.00	403.80	520.80	670.79	765.59	818.99	847.79	871.19	877.79
86	342.60	436.20	563.40	725.99	826.79	881.99	910.79	931.79	936.59
87	369.00	471.00	609.59	785.99	893.99	950.39	977.99	996.59	1,000.19
88	397.20	508.20	659.39	850.79	965.99	1,023.59	1,050.59	1,066.19	1,067.39
89	428.40	549.00	712.79	921.59	1,043.39	1,102.19	1,127.99	1,139.99	1,139.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$11.40	$13.11	$14.83	$17.28	$19.00	$20.16	$21.32	$22.70	$23.86
35-39	11.97	13.68	15.96	18.44	20.74	21.88	23.04	24.45	26.19
40-44	13.11	14.83	17.67	20.74	23.62	25.34	26.50	28.52	30.26
45-49	14.83	17.67	20.52	25.34	28.80	30.52	32.26	34.92	36.67
50	16.53	19.39	23.37	28.80	32.26	35.14	36.86	39.58	41.90
51	17.11	19.95	23.95	29.96	33.40	36.28	38.02	41.32	43.65
52	17.67	21.09	25.08	31.10	35.14	38.02	39.74	43.07	45.39
53	18.81	22.23	26.79	33.40	37.44	40.90	42.62	45.98	48.88
54	19.95	23.95	28.51	35.72	40.32	43.78	46.08	49.47	52.39
55	21.09	25.08	30.79	38.02	43.20	46.66	48.96	52.96	55.88
56	22.80	26.79	33.07	40.90	46.08	50.12	53.00	56.45	59.94
57	23.95	28.51	34.77	43.78	49.54	53.56	56.44	60.52	64.02
58	25.65	30.79	38.19	47.24	54.14	58.18	61.64	65.77	69.84
59	27.93	33.63	41.04	51.84	58.76	63.36	66.82	71.58	75.66
60	30.21	36.48	44.47	55.88	63.36	69.12	72.58	77.99	82.06
61	32.49	39.33	48.45	60.48	69.12	74.88	78.92	84.39	89.05
62	34.77	42.19	52.44	65.66	74.88	81.22	85.82	91.95	96.61
63	38.19	46.17	57.57	72.58	82.94	89.86	94.46	101.27	106.50
64	41.61	50.73	63.27	80.06	91.00	99.08	104.26	111.74	117.57
65	45.60	55.86	69.54	88.12	100.80	108.86	115.20	123.38	129.21
66	49.59	60.99	76.38	97.34	110.60	120.38	126.72	136.19	142.59
67	54.72	67.26	84.36	107.14	122.12	132.48	139.96	150.15	157.14
68	60.42	74.67	94.05	119.24	136.52	148.60	156.68	168.19	175.77
69	67.26	83.22	104.88	133.64	153.22	166.46	175.10	187.98	196.71
70	74.67	92.91	116.85	149.18	171.07	186.04	196.42	210.69	219.99
71	82.65	103.17	130.53	167.04	191.80	208.51	220.03	235.71	246.18
72	92.34	114.57	145.35	186.62	214.27	233.28	246.52	264.23	275.29
73	102.03	127.11	161.31	207.36	238.46	259.20	273.60	292.74	304.38
74	112.86	141.36	178.98	230.40	264.38	288.00	303.55	324.17	336.39
75	125.40	156.75	198.36	255.74	293.76	319.68	336.96	359.67	371.90
76	139.08	173.85	220.59	283.96	326.59	354.82	373.82	398.67	410.89
77	153.90	192.66	244.53	315.64	362.88	394.56	415.29	441.74	454.53
78	168.15	210.90	268.47	346.75	398.59	433.15	455.04	483.06	495.28
79	184.11	231.42	295.26	381.31	438.33	475.20	498.81	527.86	540.09
80	201.78	253.65	324.32	419.32	482.11	521.85	547.20	577.34	588.98
81	220.59	278.16	356.24	461.37	529.92	573.12	599.61	631.47	641.94
82	241.68	304.95	391.59	507.45	582.33	628.99	657.21	690.25	700.14
83	259.92	329.46	422.94	549.50	629.56	677.95	706.17	738.55	747.28
84	280.44	355.68	457.71	595.00	680.25	729.79	758.01	789.77	797.34
85	302.10	383.60	494.76	643.96	734.97	786.23	813.88	845.05	851.46
86	325.47	414.39	535.23	696.95	793.72	846.71	874.36	903.84	908.49
87	350.55	447.44	579.12	754.55	858.23	912.37	938.87	966.69	970.18
88	377.34	482.79	626.43	816.76	927.35	982.65	1,008.57	1,034.21	1,035.37
89	406.98	521.55	677.15	884.73	1,001.65	1,058.11	1,082.87	1,105.79	1,105.21

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$10.56	$12.14	$13.72	$16.20	$17.83	$18.91	$19.99	$21.52	$22.64
35-39	11.08	12.68	14.78	17.28	19.44	20.52	21.60	23.18	24.84
40-44	12.14	13.72	16.36	19.44	22.15	23.76	24.84	27.04	28.70
45-49	13.72	16.36	19.00	23.76	27.00	28.63	30.24	33.12	34.78
50	15.32	17.96	21.64	27.00	30.24	32.95	34.56	37.54	39.74
51	15.84	18.48	22.18	28.08	31.32	34.03	35.64	39.20	41.40
52	16.36	19.54	23.24	29.16	32.95	35.64	37.27	40.84	43.06
53	17.42	20.60	24.82	31.32	35.11	38.35	39.96	43.60	46.36
54	18.48	22.18	26.40	33.48	37.80	41.04	43.20	46.92	49.68
55	19.54	23.24	28.52	35.64	40.51	43.75	45.91	50.24	53.00
56	21.12	24.82	30.62	38.35	43.20	46.99	49.68	53.54	56.86
57	22.18	26.40	32.20	41.04	46.44	50.23	52.92	57.40	60.72
58	23.76	28.52	35.38	44.28	50.76	54.55	57.78	62.38	66.24
59	25.88	31.16	38.02	48.60	55.08	59.40	62.64	67.90	71.76
60	27.98	33.80	41.18	52.39	59.40	64.80	68.04	73.96	77.84
61	30.10	36.44	44.88	56.70	64.80	70.20	73.98	80.04	84.46
62	32.20	39.08	48.58	61.56	70.20	76.14	80.46	87.22	91.64
63	35.38	42.76	53.32	68.04	77.76	84.24	88.56	96.04	101.02
64	38.54	47.00	58.60	75.06	85.32	92.88	97.74	105.98	111.50
65	42.24	51.74	64.42	82.62	94.50	102.06	108.00	117.02	122.54
66	45.94	56.50	70.76	91.26	103.68	112.86	118.80	129.16	135.24
67	50.68	62.30	78.14	100.44	114.48	124.20	131.22	142.42	149.04
68	55.96	69.16	87.12	111.78	127.98	139.32	146.88	159.52	166.70
69	62.30	77.08	97.16	125.28	143.64	156.06	164.16	178.30	186.58
70	69.16	86.06	108.24	139.86	160.38	174.42	184.14	199.82	208.66
71	76.56	95.56	120.92	156.60	179.82	195.48	206.28	223.56	233.50
72	85.54	106.12	134.64	174.96	200.88	218.70	231.12	250.60	261.10
73	94.52	117.74	149.42	194.40	223.56	243.00	256.50	277.66	288.70
74	104.54	130.94	165.79	216.00	247.86	270.00	284.58	307.46	319.06
75	116.16	145.20	183.74	239.76	275.40	299.70	315.90	341.14	352.72
76	128.84	161.04	204.34	266.22	306.18	332.64	350.46	378.12	389.71
77	142.56	178.46	226.51	295.92	340.20	369.90	389.34	418.96	431.11
78	155.76	195.36	248.68	325.08	373.68	406.08	426.60	458.16	469.75
79	170.54	214.36	273.50	357.48	410.94	445.50	467.64	500.66	512.25
80	186.91	234.96	300.43	393.12	451.98	489.24	513.00	547.58	558.62
81	204.34	257.66	330.00	432.54	496.80	537.30	562.14	598.92	608.85
82	223.87	282.48	362.74	475.74	545.94	589.68	616.14	654.67	664.05
83	240.76	305.18	391.77	515.16	590.22	635.58	662.03	700.48	708.76
84	259.78	329.47	423.98	557.82	637.74	684.18	710.63	749.06	756.23
85	279.84	355.34	458.30	603.71	689.03	737.10	763.02	801.50	807.57
86	301.48	383.85	495.79	653.39	744.11	793.79	819.71	857.25	861.67
87	324.72	414.48	536.44	707.39	804.59	855.35	880.19	916.87	920.17
88	349.54	447.21	580.27	765.71	869.39	921.23	945.54	980.89	982.00
89	376.99	483.12	627.26	829.43	939.06	991.98	1,015.19	1,048.79	1,048.23

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$10.20	$11.73	$13.27	$15.67	$17.23	$18.27	$19.31	$21.07	$22.15
35-39	10.71	12.24	14.28	16.70	18.80	19.83	20.88	22.68	24.31
40-44	11.73	13.27	15.81	18.80	21.40	22.96	24.01	26.47	28.08
45-49	13.27	15.81	18.36	22.96	26.11	27.67	29.24	32.40	34.03
50	14.79	17.35	20.91	26.11	29.24	31.84	33.40	36.72	38.88
51	15.31	17.85	21.43	27.14	30.27	32.89	34.45	38.35	40.51
52	15.81	18.87	22.44	28.19	31.84	34.45	36.02	39.96	42.12
53	16.83	19.89	23.97	30.27	33.93	37.06	38.63	42.67	45.36
54	17.85	21.43	25.51	32.37	36.55	39.68	41.76	45.91	48.60
55	18.87	22.44	27.55	34.45	39.15	42.28	44.37	49.15	51.84
56	20.40	23.97	29.59	37.06	41.76	45.41	48.02	52.39	55.62
57	21.43	25.51	31.11	39.68	44.89	48.55	51.15	56.16	59.40
58	22.95	27.55	34.17	42.81	49.07	52.72	55.85	61.02	64.80
59	24.99	30.09	36.72	46.99	53.25	57.42	60.56	66.42	70.20
60	27.03	32.64	39.79	50.63	57.42	62.64	65.77	72.36	76.14
61	29.07	35.19	43.35	54.81	62.64	67.86	71.51	78.30	82.62
62	31.11	37.75	46.92	59.51	67.86	73.60	77.78	85.32	89.64
63	34.17	41.31	51.51	65.77	75.16	81.44	85.60	93.96	98.82
64	37.23	45.39	56.61	72.56	82.47	89.78	94.48	103.68	109.08
65	40.80	49.99	62.22	79.86	91.35	98.66	104.40	114.48	119.88
66	44.37	54.57	68.34	88.22	100.22	109.10	114.84	126.36	132.30
67	48.96	60.18	75.48	97.09	110.66	120.06	126.85	139.32	145.80
68	54.07	66.81	84.15	108.05	123.71	134.67	141.98	156.06	163.08
69	60.18	74.46	93.84	121.10	138.85	150.86	158.68	174.42	182.52
70	66.81	83.13	104.55	135.20	155.03	168.61	178.00	195.48	204.12
71	73.95	92.31	116.79	151.38	173.82	188.97	199.41	218.70	228.42
72	82.62	102.51	130.05	169.12	194.18	211.41	223.42	245.16	255.42
73	91.29	113.73	144.33	187.92	216.11	234.90	247.95	271.62	282.42
74	100.98	126.48	160.14	208.80	239.59	261.00	275.09	300.78	312.12
75	112.20	140.25	177.48	231.76	266.22	289.71	305.36	333.72	345.06
76	124.44	155.55	197.37	257.34	295.97	321.55	338.78	369.90	381.24
77	137.70	172.38	218.79	286.06	328.86	357.56	376.36	409.86	421.74
78	150.45	188.70	240.21	314.24	361.22	392.54	412.38	448.20	459.54
79	164.73	207.06	264.18	345.56	397.24	430.64	452.05	489.78	501.12
80	180.54	226.95	290.19	380.02	436.91	472.93	495.90	535.68	546.48
81	197.37	248.88	318.75	418.12	480.24	519.39	543.40	585.90	595.62
82	216.24	272.84	350.36	459.88	527.73	570.02	595.60	640.43	649.62
83	232.56	294.78	378.42	497.98	570.54	614.38	639.97	685.26	693.35
84	250.92	318.24	409.52	539.22	616.48	661.37	686.95	732.78	739.79
85	270.30	343.23	442.68	583.59	666.07	712.52	737.58	784.07	790.02
86	291.20	370.76	478.88	631.62	719.31	767.34	792.39	838.62	842.94
87	313.64	400.35	518.16	683.82	777.78	826.84	850.86	896.94	900.18
88	337.62	431.96	560.48	740.19	840.42	890.52	914.01	959.58	960.66
89	364.14	466.64	605.87	801.79	907.75	958.90	981.35	1,025.99	1,025.46

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$9.48	$10.90	$12.33	$14.76	$16.23	$17.23	$18.21	$19.89	$20.91
35-39	9.95	11.38	13.28	15.74	17.72	18.70	19.68	21.43	22.95
40-44	10.90	12.33	14.69	17.72	20.17	21.64	22.64	24.99	26.52
45-49	12.33	14.69	17.06	21.64	24.60	26.07	27.56	30.60	32.13
50	13.75	16.11	19.43	24.60	27.56	30.01	31.48	34.68	36.72
51	14.23	16.59	19.91	25.58	28.54	30.99	32.48	36.21	38.25
52	14.69	17.54	20.86	26.56	30.01	32.48	33.95	37.75	39.79
53	15.64	18.49	22.28	28.54	31.99	34.93	36.40	40.29	42.84
54	16.59	19.91	23.71	30.50	34.44	37.40	39.36	43.35	45.91
55	17.54	20.86	25.59	32.48	36.91	39.85	41.83	46.41	48.96
56	18.96	22.28	27.49	34.93	39.36	42.81	45.26	49.47	52.53
57	19.91	23.71	28.91	37.40	42.32	45.75	48.22	53.04	56.10
58	21.33	25.59	31.76	40.34	46.24	49.69	52.65	57.63	61.20
59	23.23	27.97	34.12	44.28	50.18	54.12	57.08	62.73	66.30
60	25.12	30.34	36.97	47.73	54.12	59.04	62.00	68.34	71.91
61	27.02	32.71	40.29	51.67	59.04	63.96	67.41	73.95	78.03
62	28.91	35.07	43.60	56.08	63.96	69.37	73.31	80.58	84.66
63	31.76	38.39	47.87	62.00	70.84	76.76	80.68	88.74	93.33
64	34.60	42.19	52.61	68.39	77.74	84.62	89.05	97.92	103.02
65	37.92	46.45	57.83	75.27	86.10	92.99	98.40	108.12	113.22
66	41.24	50.72	63.51	83.15	94.46	102.83	108.24	119.34	124.95
67	45.50	55.93	70.16	91.52	104.30	113.16	119.55	131.58	137.70
68	50.25	62.09	78.21	101.85	116.61	126.94	133.82	147.39	154.02
69	55.93	69.21	87.22	114.14	130.88	142.19	149.56	164.73	172.38
70	62.09	77.26	97.17	127.43	146.13	158.91	167.77	184.62	192.78
71	68.73	85.79	108.54	142.68	163.83	178.10	187.94	206.55	215.73
72	76.79	95.27	120.87	159.40	183.02	199.26	210.58	231.54	241.23
73	84.85	105.70	134.14	177.12	203.68	221.40	233.70	256.53	266.73
74	93.85	117.56	148.83	196.80	225.83	246.00	259.29	284.07	294.78
75	104.28	130.35	164.95	218.44	250.92	273.06	287.82	315.18	325.88
76	115.66	144.57	183.43	242.55	278.96	303.07	319.31	349.35	360.06
77	127.98	160.21	203.34	269.62	309.96	337.02	354.73	387.08	398.31
78	139.83	175.38	223.25	296.18	340.46	369.98	388.68	423.30	434.00
79	153.10	192.45	245.53	325.70	374.41	405.90	426.07	462.56	473.28
80	167.79	210.93	269.70	358.18	411.80	445.75	467.40	505.92	516.12
81	183.43	231.31	296.24	394.09	452.64	489.54	512.17	553.35	562.52
82	200.98	253.59	325.63	433.45	497.41	537.26	561.37	604.86	613.52
83	216.14	273.97	351.71	469.36	537.75	579.08	603.19	647.19	654.83
84	233.20	295.78	380.62	508.23	581.05	623.36	647.47	692.07	698.70
85	251.22	319.00	411.43	550.05	627.79	671.58	695.19	740.51	746.12
86	270.65	344.59	445.09	595.32	677.97	723.23	746.85	792.03	796.11
87	291.51	372.08	481.58	644.51	733.07	779.32	801.95	847.11	850.16
88	313.79	401.47	520.93	697.65	792.11	839.35	861.48	906.27	907.28
89	338.43	433.71	563.11	755.71	855.58	903.80	924.95	968.99	968.48

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$11.39	$13.15	$14.45	$15.33	$16.21	$18.25	$19.19
35-39	n/a	n/a	12.26	14.02	15.76	16.65	17.52	19.66	21.07
40-44	n/a	n/a	13.58	15.76	17.96	19.28	20.15	22.93	24.34
45-49	n/a	n/a	15.76	19.28	21.91	23.21	24.52	28.08	29.49
50	n/a	n/a	17.96	21.91	24.52	26.72	28.04	31.82	33.70
51	n/a	n/a	18.39	22.78	25.41	27.59	28.91	33.23	35.11
52	n/a	n/a	19.28	23.65	26.72	28.91	30.22	34.64	36.50
53	n/a	n/a	20.59	25.41	28.47	31.10	32.41	36.97	39.32
54	n/a	n/a	21.91	27.15	30.67	33.28	35.04	39.79	42.12
55	n/a	n/a	23.65	28.91	32.85	35.48	37.23	42.59	44.92
56	n/a	n/a	25.41	31.10	35.04	38.11	40.30	45.39	48.21
57	n/a	n/a	26.72	33.28	37.67	40.73	42.93	48.68	51.48
58	n/a	n/a	29.35	35.91	41.17	44.24	46.87	52.89	56.16
59	n/a	n/a	31.54	39.43	44.67	48.19	50.80	57.57	60.84
60	n/a	n/a	34.17	42.49	48.19	52.56	55.19	62.72	65.99
61	n/a	n/a	37.23	45.99	52.56	56.94	60.01	67.86	71.61
62	n/a	n/a	40.30	49.93	56.94	61.76	65.26	73.94	77.68
63	n/a	n/a	44.24	55.19	63.08	68.32	71.84	81.44	85.65
64	n/a	n/a	48.62	60.88	69.21	75.34	79.28	89.86	94.54
65	n/a	n/a	53.43	67.01	76.65	82.78	87.60	99.22	103.90
66	n/a	n/a	58.69	74.02	84.10	91.54	96.36	109.52	114.66
67	n/a	n/a	64.82	81.47	92.86	100.74	106.43	120.74	126.36
68	n/a	n/a	72.27	90.66	103.81	113.01	119.14	135.25	141.34
69	n/a	n/a	80.60	101.62	116.51	126.58	133.16	151.17	158.18
70	n/a	n/a	89.79	113.44	130.09	141.47	149.36	169.42	176.90
71	n/a	n/a	100.30	127.02	145.85	158.55	167.31	189.54	197.97
72	n/a	n/a	111.69	141.92	162.94	177.39	187.46	212.47	221.37
73	n/a	n/a	123.95	157.68	181.33	197.10	208.05	235.41	244.77
74	n/a	n/a	137.53	175.20	201.04	219.00	230.82	260.67	270.50
75	n/a	n/a	152.42	194.47	223.38	243.09	256.23	289.22	299.05
76	n/a	n/a	169.50	215.93	248.34	269.80	284.26	320.58	330.40
77	n/a	n/a	187.90	240.02	275.94	300.03	315.79	355.21	365.51
78	n/a	n/a	206.30	263.67	303.10	329.38	346.02	388.44	398.27
79	n/a	n/a	226.89	289.95	333.31	361.35	379.31	424.47	434.30
80	n/a	n/a	249.22	318.86	366.61	396.83	416.10	464.25	473.61
81	n/a	n/a	273.75	350.83	402.96	435.80	455.95	507.78	516.20
82	n/a	n/a	300.90	385.87	442.82	478.29	499.75	555.04	563.00
83	n/a	n/a	324.99	417.85	478.73	515.53	536.98	593.89	600.91
84	n/a	n/a	351.71	452.45	517.27	554.94	576.40	635.07	641.15
85	n/a	n/a	380.18	489.68	558.88	597.87	618.89	679.53	684.68
86	n/a	n/a	411.28	529.98	603.56	643.86	664.88	726.80	730.54
87	n/a	n/a	445.00	573.78	652.62	693.79	713.94	777.34	780.15
88	n/a	n/a	481.36	621.08	705.18	747.22	766.94	831.63	832.56
89	n/a	n/a	520.34	672.76	761.68	804.60	823.43	889.19	888.72

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.60	$18.00	$21.00	$25.80	$28.80	$31.20	$33.60	$36.00	$39.60
35-39	17.40	20.40	24.60	30.00	34.20	37.80	39.60	43.20	46.80
40-44	20.40	24.60	29.40	36.60	42.60	46.20	49.20	53.40	58.20
45-49	25.20	30.00	37.20	46.80	54.00	59.40	63.00	68.40	73.80
50	28.80	34.80	43.20	54.00	62.40	68.40	73.20	78.60	85.20
51	30.00	36.00	45.00	57.00	66.00	72.00	76.80	82.80	89.40
52	31.20	37.80	47.40	60.00	69.00	75.60	80.40	86.40	93.60
53	33.00	40.20	50.40	64.20	73.80	81.00	86.40	93.00	99.60
54	35.40	43.20	54.00	68.40	79.20	86.40	92.40	99.00	106.80
55	37.80	46.20	57.60	73.20	84.60	93.00	98.40	106.20	114.00
56	40.20	49.20	61.80	78.60	90.60	99.00	105.60	113.40	121.80
57	42.60	52.20	66.00	84.00	97.20	106.20	112.80	121.80	130.20
58	45.60	56.40	70.80	90.60	104.40	114.60	121.80	130.80	139.80
59	49.20	60.60	76.20	97.20	112.80	123.60	131.40	141.00	150.60
60	52.80	64.80	82.20	105.00	121.20	132.60	141.00	151.80	162.00
61	56.40	69.60	88.20	112.80	130.80	143.40	152.40	163.20	174.00
62	60.60	75.00	95.40	121.80	141.00	154.20	163.80	175.80	187.20
63	65.40	81.60	103.20	132.00	153.00	168.00	178.20	191.40	203.40
64	70.80	88.20	112.20	143.40	166.20	182.40	193.80	208.20	220.80
65	76.80	95.40	121.80	156.00	181.20	198.60	210.60	226.20	240.00
66	82.80	103.80	132.60	169.80	196.80	216.00	229.20	246.00	260.40
67	90.00	112.20	144.00	184.80	214.20	234.60	249.60	267.60	283.20
68	98.40	123.00	157.80	202.80	235.20	258.00	274.20	294.00	310.80
69	107.40	135.00	172.80	222.60	258.60	283.80	301.80	323.40	341.40
70	117.60	147.60	189.60	244.80	284.40	312.60	331.80	355.20	374.40
71	128.40	162.00	208.20	268.80	312.60	343.20	364.80	390.60	411.00
72	141.00	177.60	228.60	295.80	343.80	378.00	401.40	429.60	451.20
73	153.60	193.80	249.60	323.40	376.20	412.80	438.00	468.00	490.20
74	167.40	211.20	272.40	353.40	411.00	451.20	478.20	510.00	532.80
75	183.00	231.00	297.60	386.40	449.40	492.60	522.60	555.60	578.40
76	199.80	252.00	325.20	422.40	491.40	538.20	570.60	605.99	628.79
77	217.80	275.40	355.20	461.40	537.00	588.60	622.79	659.99	682.79
78	237.60	301.20	389.40	506.40	589.20	644.39	680.39	719.39	741.59
79	259.80	329.40	427.20	555.60	646.19	705.59	743.99	783.59	805.19
80	283.80	360.60	468.00	609.59	708.59	772.79	813.59	853.79	874.19
81	309.60	394.20	513.00	668.99	776.99	845.99	889.19	930.59	949.19
82	338.40	431.40	562.20	734.39	851.99	926.39	971.99	1,013.99	1,030.79
83	355.20	454.20	592.20	773.99	896.39	970.79	1,015.19	1,054.79	1,069.79
84	373.80	478.20	624.59	815.99	942.59	1,018.19	1,060.79	1,097.39	1,109.99
85	393.00	503.40	658.19	860.39	991.79	1,066.79	1,108.79	1,141.79	1,151.99
86	412.80	529.80	693.59	907.19	1,043.39	1,118.39	1,158.59	1,187.99	1,195.79
87	433.80	557.40	730.79	956.39	1,097.39	1,172.39	1,210.19	1,235.99	1,240.79
88	456.00	586.80	770.39	1,008.59	1,154.39	1,228.79	1,264.79	1,285.79	1,287.59
89	479.40	617.99	811.79	1,063.19	1,214.39	1,288.19	1,321.19	1,337.99	1,336.79

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.83	$17.11	$19.95	$24.76	$27.64	$29.96	$32.26	$34.92	$38.41
35-39	16.53	19.39	23.37	28.80	32.84	36.28	38.02	41.90	45.39
40-44	19.39	23.37	27.93	35.14	40.90	44.36	47.24	51.80	56.45
45-49	23.95	28.51	35.35	44.92	51.84	57.02	60.48	66.35	71.58
50	27.36	33.07	41.04	51.84	59.90	65.66	70.28	76.24	82.65
51	28.51	34.20	42.75	54.72	63.36	69.12	73.72	80.31	86.72
52	29.64	35.91	45.03	57.60	66.24	72.58	77.18	83.80	90.80
53	31.35	38.19	47.88	61.64	70.84	77.76	82.94	90.21	96.61
54	33.63	41.04	51.31	65.66	76.04	82.94	88.70	96.03	103.59
55	35.91	43.89	54.72	70.28	81.22	89.28	94.46	103.01	110.58
56	38.19	46.75	58.71	75.46	86.98	95.04	101.38	110.00	118.14
57	40.47	49.59	62.70	80.64	93.32	101.96	108.28	118.14	126.29
58	43.32	53.59	67.26	86.98	100.22	110.02	116.92	126.87	135.61
59	46.75	57.57	72.39	93.32	108.28	118.66	126.14	136.77	146.08
60	50.16	61.56	78.09	100.80	116.36	127.30	135.36	147.25	157.14
61	53.59	66.12	83.79	108.28	125.56	137.66	146.30	158.30	168.78
62	57.57	71.25	90.63	116.92	135.36	148.04	157.24	170.53	181.58
63	62.13	77.52	98.04	126.72	146.88	161.28	171.07	185.66	197.30
64	67.26	83.79	106.59	137.66	159.56	175.10	186.04	201.95	214.18
65	72.96	90.63	115.71	149.76	173.95	190.66	202.18	219.41	232.80
66	78.66	98.61	125.97	163.00	188.92	207.36	220.03	238.62	252.59
67	85.50	106.59	136.80	177.40	205.63	225.22	239.62	259.57	274.70
68	93.48	116.85	149.91	194.68	225.79	247.68	263.23	285.18	301.47
69	102.03	128.25	164.16	213.70	248.26	272.44	289.72	313.70	331.15
70	111.72	140.22	180.12	235.00	273.02	300.10	318.52	344.54	363.16
71	121.98	153.90	197.79	258.04	300.10	329.47	350.20	378.88	398.67
72	133.95	168.72	217.17	283.96	330.04	362.88	385.34	416.71	437.66
73	145.92	184.11	237.12	310.46	361.15	396.28	420.48	453.96	475.49
74	159.03	200.64	258.78	339.26	394.56	433.15	459.07	494.70	516.81
75	173.85	219.45	282.72	370.94	431.42	472.89	501.69	538.93	561.04
76	189.81	239.40	308.94	405.50	471.74	516.67	547.77	587.82	609.93
77	206.91	261.63	337.44	442.94	515.52	565.05	597.88	640.19	662.31
78	225.72	286.14	369.92	486.14	565.63	618.62	653.18	697.82	719.35
79	246.81	312.92	405.84	533.37	620.35	677.37	714.23	760.08	781.04
80	269.61	342.56	444.60	585.21	680.25	741.88	781.05	828.18	847.97
81	294.12	374.48	487.35	642.23	745.91	812.15	853.63	902.68	920.72
82	321.48	409.83	534.08	705.02	817.91	889.33	933.11	983.58	999.86
83	337.44	431.48	562.59	743.03	860.53	931.96	974.59	1,023.14	1,037.70
84	355.11	454.28	593.36	783.35	904.89	977.47	1,018.36	1,064.47	1,076.70
85	373.35	478.23	625.28	825.97	952.12	1,024.12	1,064.43	1,107.54	1,117.43
86	392.16	503.31	658.91	870.91	1,001.65	1,073.65	1,112.25	1,152.35	1,159.92
87	412.11	529.52	694.26	918.13	1,053.49	1,125.49	1,161.79	1,198.91	1,203.57
88	433.20	557.46	731.87	968.25	1,108.21	1,179.63	1,214.19	1,247.22	1,248.96
89	455.43	587.10	771.20	1,020.67	1,165.81	1,236.67	1,268.35	1,297.85	1,296.69

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.72	$15.84	$18.48	$23.23	$25.92	$28.08	$30.24	$33.12	$36.44
35-39	15.32	17.96	21.64	27.00	30.79	34.03	35.64	39.74	43.06
40-44	17.96	21.64	25.88	32.95	38.35	41.59	44.28	49.12	53.54
45-49	22.18	26.40	32.74	42.12	48.60	53.47	56.70	62.92	67.90
50	25.34	30.62	38.02	48.60	56.16	61.56	65.88	72.32	78.38
51	26.40	31.68	39.60	51.31	59.40	64.80	69.12	76.18	82.24
52	27.46	33.26	41.72	54.00	62.10	68.04	72.36	79.48	86.12
53	29.04	35.38	44.36	57.78	66.42	72.90	77.76	85.56	91.64
54	31.16	38.02	47.52	61.56	71.28	77.76	83.16	91.08	98.26
55	33.26	40.66	50.68	65.88	76.14	83.70	88.56	97.70	104.88
56	35.38	43.30	54.38	70.74	81.54	89.10	95.04	104.32	112.06
57	37.48	45.94	58.08	75.60	87.48	95.58	101.52	112.06	119.78
58	40.12	49.64	62.30	81.54	93.96	103.14	109.62	120.34	128.62
59	43.30	53.32	67.06	87.48	101.52	111.24	118.26	129.72	138.56
60	46.46	57.02	72.34	94.50	109.08	119.34	126.90	139.66	149.04
61	49.64	61.24	77.62	101.52	117.72	129.06	137.16	150.14	160.08
62	53.32	66.00	83.96	109.62	126.90	138.78	147.42	161.74	172.22
63	57.56	71.80	90.82	118.80	137.70	151.20	160.38	176.08	187.12
64	62.30	77.62	98.74	129.06	149.58	164.16	174.42	191.54	203.14
65	67.58	83.96	107.18	140.40	163.08	178.74	189.54	208.10	220.80
66	72.86	91.34	116.68	152.82	177.12	194.40	206.28	226.32	239.56
67	79.20	98.74	126.72	166.32	192.78	211.14	224.64	246.19	260.54
68	86.60	108.24	138.86	182.52	211.68	232.20	246.78	270.48	285.94
69	94.52	118.80	152.06	200.34	232.74	255.42	271.62	297.52	314.08
70	103.48	129.88	166.84	220.32	255.96	281.34	298.62	326.78	344.44
71	113.00	142.56	183.22	241.92	281.34	308.88	328.32	359.35	378.12
72	124.08	156.28	201.16	266.22	309.42	340.20	361.26	395.23	415.10
73	135.16	170.54	219.64	291.06	338.58	371.52	394.20	430.56	450.98
74	147.32	185.86	239.71	318.06	369.90	406.08	430.38	469.20	490.17
75	161.04	203.28	261.88	347.76	404.46	443.34	470.34	511.15	532.12
76	175.82	221.76	286.18	380.16	442.26	484.38	513.54	557.52	578.49
77	191.66	242.35	312.58	415.26	483.30	529.74	560.52	607.19	628.17
78	209.08	265.06	342.67	455.76	530.28	579.96	612.35	661.84	682.27
79	228.62	289.87	375.94	500.04	581.58	635.03	669.59	720.91	740.78
80	249.74	317.32	411.84	548.64	637.74	695.51	732.23	785.49	804.26
81	272.44	346.90	451.44	602.10	699.30	761.39	800.27	856.15	873.25
82	297.79	379.63	494.73	660.95	766.79	833.75	874.79	932.87	948.33
83	312.58	399.69	521.13	696.59	806.75	873.71	913.67	970.41	984.21
84	328.94	420.81	549.64	734.39	848.34	916.38	954.71	1,009.60	1,021.19
85	345.84	442.99	579.21	774.35	892.62	960.11	997.91	1,050.45	1,059.83
86	363.26	466.22	610.36	816.47	939.06	1,006.55	1,042.74	1,092.95	1,100.13
87	381.74	490.51	643.10	860.75	987.66	1,055.15	1,089.18	1,137.11	1,141.53
88	401.28	516.38	677.95	907.74	1,038.95	1,105.91	1,138.31	1,182.93	1,184.59
89	421.87	543.84	714.38	956.87	1,092.95	1,159.38	1,189.07	1,230.95	1,229.85

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.27	$15.31	$17.85	$22.45	$25.06	$27.14	$29.24	$32.40	$35.64
35-39	14.79	17.35	20.91	26.11	29.75	32.89	34.45	38.88	42.12
40-44	17.35	20.91	24.99	31.84	37.06	40.19	42.81	48.07	52.39
45-49	21.43	25.51	31.63	40.71	46.99	51.68	54.81	61.56	66.42
50	24.48	29.59	36.72	46.99	54.28	59.51	63.69	70.74	76.68
51	25.51	30.60	38.25	49.59	57.42	62.64	66.82	74.52	80.46
52	26.52	32.13	40.29	52.20	60.03	65.77	69.95	77.76	84.24
53	28.05	34.17	42.84	55.85	64.21	70.47	75.16	83.70	89.64
54	30.09	36.72	45.91	59.51	68.90	75.16	80.39	89.10	96.12
55	32.13	39.27	48.96	63.69	73.60	80.91	85.60	95.58	102.60
56	34.17	41.83	52.53	68.38	78.82	86.13	91.88	102.06	109.62
57	36.21	44.37	56.10	73.08	84.57	92.39	98.14	109.62	117.18
58	38.76	47.95	60.18	78.82	90.83	99.70	105.97	117.72	125.82
59	41.83	51.51	64.77	84.57	98.14	107.53	114.32	126.90	135.54
60	44.88	55.08	69.87	91.35	105.45	115.36	122.67	136.62	145.80
61	47.95	59.16	74.97	98.14	113.79	124.76	132.59	146.88	156.60
62	51.51	63.75	81.09	105.97	122.67	134.15	142.50	158.22	168.48
63	55.59	69.36	87.72	114.84	133.11	146.16	155.03	172.26	183.06
64	60.18	74.97	95.37	124.76	144.59	158.68	168.61	187.38	198.72
65	65.28	81.09	103.53	135.72	157.65	172.78	183.22	203.58	216.00
66	70.38	88.23	112.71	147.73	171.22	187.92	199.41	221.40	234.36
67	76.50	95.37	122.40	160.78	186.35	204.10	217.15	240.84	254.88
68	83.64	104.55	134.13	176.43	204.62	224.46	238.55	264.60	279.72
69	91.29	114.75	146.88	193.66	224.98	246.90	262.57	291.06	307.26
70	99.96	125.46	161.16	212.98	247.43	271.96	288.66	319.68	336.96
71	109.14	137.70	176.97	233.86	271.96	298.58	317.38	351.54	369.90
72	119.85	150.96	194.31	257.34	299.10	328.86	349.22	386.64	406.08
73	130.56	164.73	212.16	281.35	327.29	359.14	381.06	421.20	441.18
74	142.29	179.52	231.54	307.46	357.56	392.54	416.03	459.00	479.52
75	155.55	196.35	252.96	336.16	390.98	428.56	454.65	500.04	520.56
76	169.83	214.20	276.42	367.48	427.51	468.23	496.41	545.40	565.92
77	185.13	234.09	301.92	401.42	467.19	512.08	541.83	594.00	614.51
78	201.96	256.02	330.99	440.56	512.60	560.62	591.94	647.46	667.43
79	220.83	279.99	363.12	483.37	562.18	613.87	647.27	705.23	724.67
80	241.23	306.51	397.80	530.35	616.48	672.33	707.83	768.42	786.78
81	263.16	335.07	436.04	582.03	675.99	736.02	773.60	837.54	854.27
82	287.64	366.68	477.87	638.92	741.23	805.96	845.63	912.59	927.71
83	301.92	386.07	503.36	673.38	779.86	844.59	883.21	949.31	962.82
84	317.72	406.47	530.91	709.91	820.05	885.82	922.89	987.66	998.99
85	334.04	427.88	559.47	748.54	862.86	928.10	964.65	1,027.62	1,036.79
86	350.88	450.32	589.56	789.26	907.75	973.00	1,007.97	1,069.19	1,076.22
87	368.72	473.79	621.18	832.06	954.73	1,019.98	1,052.86	1,112.39	1,116.71
88	387.60	498.78	654.83	877.48	1,004.32	1,069.05	1,100.37	1,157.22	1,158.83
89	407.48	525.30	690.03	924.97	1,056.51	1,120.73	1,149.44	1,204.19	1,203.11

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.33	$14.23	$16.59	$21.15	$23.62	$25.58	$27.56	$30.60	$33.67
35-39	13.75	16.11	19.43	24.60	28.05	30.99	32.48	36.72	39.79
40-44	16.11	19.43	23.23	30.01	34.93	37.89	40.34	45.39	49.47
45-49	19.91	23.71	29.39	38.38	44.28	48.71	51.67	58.14	62.73
50	22.76	27.49	34.12	44.28	51.16	56.08	60.02	66.81	72.42
51	23.71	28.44	35.55	46.75	54.12	59.04	62.98	70.38	75.99
52	24.64	29.86	37.45	49.20	56.58	62.00	65.92	73.44	79.56
53	26.07	31.76	39.82	52.65	60.51	66.42	70.84	79.05	84.66
54	27.97	34.12	42.67	56.08	64.94	70.84	75.76	84.15	90.78
55	29.86	36.50	45.50	60.02	69.37	76.26	80.68	90.27	96.90
56	31.76	38.87	48.82	64.45	74.29	81.18	86.60	96.39	103.53
57	33.65	41.24	52.15	68.88	79.70	87.09	92.50	103.53	110.67
58	36.02	44.55	55.93	74.29	85.60	93.97	99.87	111.18	118.83
59	38.87	47.87	60.20	79.70	92.50	101.36	107.75	119.85	128.01
60	41.72	51.20	64.94	86.10	99.38	108.73	115.62	129.03	137.70
61	44.55	54.98	69.68	92.50	107.26	117.59	124.96	138.72	147.90
62	47.87	59.25	75.37	99.87	115.62	126.45	134.31	149.43	159.12
63	51.67	64.46	81.52	108.24	125.46	137.76	146.13	162.69	172.89
64	55.93	69.68	88.64	117.59	136.29	149.56	158.91	176.97	187.68
65	60.68	75.37	96.22	127.92	148.58	162.85	172.69	192.27	204.00
66	65.41	82.00	104.75	139.23	161.38	177.12	187.94	209.10	221.34
67	71.10	88.64	113.76	151.54	175.65	192.37	204.67	227.46	240.72
68	77.74	97.17	124.66	166.30	192.86	211.56	224.85	249.90	264.18
69	84.85	106.65	136.52	182.53	212.05	232.71	247.47	274.88	290.19
70	92.90	116.61	149.78	200.74	233.20	256.33	272.07	301.92	318.24
71	101.43	127.98	164.47	220.42	256.33	281.42	299.14	332.00	349.35
72	111.39	140.30	180.59	242.55	281.91	309.96	329.15	365.16	383.52
73	121.34	153.10	197.18	265.19	308.48	338.50	359.16	397.80	416.67
74	132.25	166.84	215.19	289.79	337.02	369.98	392.12	433.50	452.88
75	144.57	182.49	235.10	316.84	368.51	403.93	428.53	472.26	491.64
76	157.84	199.08	256.91	346.36	402.95	441.32	467.89	515.10	534.48
77	172.06	217.57	280.60	378.35	440.34	482.65	510.69	561.00	580.38
78	187.70	237.95	307.62	415.24	483.14	528.40	557.92	611.48	630.35
79	205.24	260.22	337.48	455.59	529.88	578.59	610.07	666.06	684.42
80	224.20	284.87	369.72	499.87	581.05	633.69	667.15	725.72	743.07
81	244.58	311.42	405.27	548.58	637.14	693.71	729.14	791.00	806.82
82	267.34	340.81	444.14	602.20	698.63	759.64	797.03	861.90	876.18
83	280.60	358.82	467.83	634.67	735.04	796.05	832.45	896.58	909.32
84	295.30	377.78	493.42	669.11	772.92	834.92	869.85	932.78	943.50
85	310.47	397.69	519.98	705.52	813.27	874.77	909.21	970.52	979.19
86	326.11	418.53	547.94	743.90	855.58	917.08	950.04	1,009.79	1,016.42
87	342.70	440.34	577.33	784.24	899.86	961.36	992.36	1,050.59	1,054.67
88	360.24	463.57	608.61	827.04	946.60	1,007.61	1,037.13	1,092.92	1,094.46
89	378.73	488.22	641.32	871.81	995.80	1,056.32	1,083.37	1,137.30	1,136.27

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$15.33	$18.83	$21.02	$22.78	$24.52	$28.08	$30.88
35-39	n/a	n/a	17.96	21.91	24.97	27.59	28.91	33.70	36.50
40-44	n/a	n/a	21.46	26.72	31.10	33.73	35.91	41.65	45.39
45-49	n/a	n/a	27.15	34.17	39.43	43.36	45.99	53.36	57.57
50	n/a	n/a	31.54	39.43	45.56	49.93	53.43	61.31	66.46
51	n/a	n/a	32.85	41.61	48.19	52.56	56.06	64.58	69.73
52	n/a	n/a	34.60	43.80	50.37	55.19	58.69	67.40	73.00
53	n/a	n/a	36.80	46.87	53.87	59.13	63.08	72.54	77.68
54	n/a	n/a	39.43	49.93	57.82	63.08	67.45	77.22	83.30
55	n/a	n/a	42.04	53.43	61.76	67.89	71.84	82.83	88.92
56	n/a	n/a	45.11	57.38	66.14	72.27	77.08	88.45	95.01
57	n/a	n/a	48.19	61.32	70.95	77.53	82.34	95.01	101.55
58	n/a	n/a	51.69	66.14	76.21	83.66	88.91	102.02	109.05
59	n/a	n/a	55.62	70.95	82.34	90.23	95.92	109.98	117.47
60	n/a	n/a	60.01	76.65	88.47	96.80	102.93	118.41	126.36
61	n/a	n/a	64.38	82.34	95.49	104.68	111.25	127.30	135.72
62	n/a	n/a	69.64	88.91	102.93	112.57	119.57	137.13	146.02
63	n/a	n/a	75.34	96.36	111.69	122.64	130.09	149.29	158.65
64	n/a	n/a	81.90	104.68	121.33	133.16	141.47	162.39	172.22
65	n/a	n/a	88.91	113.88	132.27	144.98	153.74	176.43	187.20
66	n/a	n/a	96.80	123.95	143.66	157.68	167.31	191.88	203.11
67	n/a	n/a	105.12	134.90	156.37	171.26	182.20	208.72	220.90
68	n/a	n/a	115.19	148.05	171.70	188.34	200.17	229.32	242.42
69	n/a	n/a	126.14	162.50	188.78	207.17	220.31	252.25	266.29
70	n/a	n/a	138.40	178.70	207.61	228.19	242.21	277.06	292.03
71	n/a	n/a	151.98	196.22	228.19	250.54	266.30	304.67	320.58
72	n/a	n/a	166.87	215.93	250.97	275.94	293.02	335.08	351.94
73	n/a	n/a	182.20	236.08	274.62	301.34	319.74	365.04	382.35
74	n/a	n/a	198.85	257.98	300.03	329.38	349.09	397.80	415.58
75	n/a	n/a	217.24	282.07	328.06	359.59	381.50	433.36	451.15
76	n/a	n/a	237.39	308.35	358.72	392.89	416.54	472.68	490.46
77	n/a	n/a	259.30	336.82	392.00	429.67	454.64	514.80	532.58
78	n/a	n/a	284.26	369.67	430.11	470.41	496.69	561.13	578.44
79	n/a	n/a	311.86	405.59	471.73	515.08	543.12	611.20	628.05
80	n/a	n/a	341.64	445.00	517.27	564.14	593.92	665.96	681.87
81	n/a	n/a	374.48	488.36	567.20	617.58	649.11	725.86	740.37
82	n/a	n/a	410.41	536.11	621.95	676.27	709.55	790.91	804.02
83	n/a	n/a	432.30	565.02	654.37	708.68	741.09	822.73	834.44
84	n/a	n/a	455.95	595.68	688.10	743.28	774.38	855.96	865.79
85	n/a	n/a	480.49	628.09	724.01	778.76	809.42	890.60	898.55
86	n/a	n/a	506.32	662.25	761.68	816.43	845.77	926.63	932.72
87	n/a	n/a	533.48	698.17	801.09	855.84	883.44	964.07	967.81
88	n/a	n/a	562.39	736.27	842.71	897.01	923.29	1,002.92	1,004.32
89	n/a	n/a	592.61	776.13	886.51	940.38	964.46	1,043.63	1,042.69

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.60	$22.20	$26.40	$33.00	$37.80	$41.40	$43.80	$48.00	$52.80
35-39	23.40	27.60	34.20	42.60	49.20	54.00	57.60	62.40	68.40
40-44	29.40	35.40	43.80	55.20	63.60	70.20	75.00	81.00	87.60
45-49	36.00	44.40	55.20	70.20	81.60	89.40	94.80	102.00	110.40
50	40.80	49.80	63.00	79.80	92.40	101.40	107.40	115.80	124.80
51	42.60	52.20	65.40	83.40	96.00	105.60	112.20	120.60	129.60
52	44.40	54.00	68.40	87.00	100.20	109.80	117.00	126.00	135.00
53	46.20	57.00	72.00	91.80	106.20	116.40	123.60	132.60	142.80
54	49.20	60.60	76.20	97.20	112.20	123.00	130.20	140.40	150.60
55	51.60	63.60	80.40	102.60	118.20	129.60	138.00	148.20	158.40
56	54.00	67.20	84.60	108.00	124.80	136.80	145.80	156.60	167.40
57	57.00	70.80	89.40	114.00	132.00	144.60	153.60	165.00	176.40
58	60.60	75.00	94.80	121.20	140.40	153.60	163.20	175.20	187.20
59	64.20	79.20	100.80	128.40	148.80	163.20	173.40	186.00	198.60
60	67.80	84.00	106.80	136.80	157.80	172.80	183.60	197.40	210.00
61	72.00	89.40	113.40	145.20	168.00	183.60	195.00	209.40	223.20
62	76.20	94.80	120.00	154.20	178.20	195.00	207.00	222.00	236.40
63	81.00	100.80	129.00	165.00	190.80	208.80	222.00	238.20	253.20
64	86.40	108.00	138.00	176.40	204.60	223.80	238.20	255.00	270.60
65	92.40	115.80	147.60	189.60	219.00	240.00	255.00	273.00	289.80
66	99.00	123.60	157.80	202.80	235.20	257.40	273.60	292.80	310.20
67	105.60	132.00	169.20	217.20	252.00	276.00	292.80	313.80	332.40
68	114.00	142.80	183.00	235.80	273.60	300.00	318.00	340.80	360.60
69	123.00	154.80	198.60	255.60	297.00	325.80	345.60	370.20	390.60
70	133.20	167.40	214.80	277.20	322.20	353.40	375.60	401.40	423.60
71	144.00	181.20	232.80	301.20	349.80	384.00	407.40	436.20	459.60
72	155.40	196.20	252.60	326.40	379.80	417.00	442.80	473.40	498.00
73	168.00	211.80	273.60	354.00	411.60	451.80	479.40	511.80	536.40
74	181.80	229.80	295.80	383.40	446.40	489.00	519.00	553.20	577.80
75	196.80	248.40	320.40	415.80	483.60	529.80	561.60	597.60	622.79
76	213.00	268.80	347.40	450.60	523.80	574.20	607.79	646.19	670.79
77	230.40	291.00	376.20	488.40	568.20	622.19	658.19	697.79	722.39
78	249.60	316.20	409.80	532.20	619.19	676.79	715.19	755.99	779.99
79	271.20	343.80	445.80	580.80	674.39	736.79	776.99	818.99	841.79
80	294.00	373.80	486.00	632.99	734.99	801.59	844.19	886.79	908.39
81	319.20	406.80	529.20	689.99	800.99	872.39	916.79	959.99	979.79
82	346.20	442.20	576.00	752.39	872.99	949.19	995.99	1,039.79	1,057.79
83	363.00	463.20	604.79	790.19	914.99	991.19	1,036.79	1,077.59	1,093.19
84	379.80	485.40	634.19	829.79	958.19	1,034.99	1,078.79	1,116.59	1,129.79
85	397.80	509.40	665.99	871.19	1,003.79	1,080.59	1,122.59	1,156.79	1,167.59
86	416.40	534.00	698.99	914.39	1,051.79	1,127.99	1,168.19	1,198.79	1,207.19
87	435.60	559.80	733.19	959.99	1,101.59	1,177.79	1,216.19	1,241.99	1,247.39
88	456.00	586.80	770.39	1,008.59	1,154.39	1,229.39	1,265.39	1,286.99	1,289.39
89	479.40	617.99	811.79	1,063.19	1,214.39	1,288.19	1,321.19	1,337.99	1,336.79

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.67	$21.09	$25.08	$31.68	$36.28	$39.74	$42.04	$46.56	$51.22
35-39	22.23	26.23	32.49	40.90	47.24	51.84	55.30	60.52	66.35
40-44	27.93	33.63	41.61	53.00	61.06	67.40	72.00	78.57	84.97
45-49	34.20	42.19	52.44	67.40	78.34	85.82	91.00	98.94	107.08
50	38.76	47.31	59.85	76.60	88.70	97.34	103.10	112.33	121.06
51	40.47	49.59	62.13	80.06	92.16	101.38	107.72	116.98	125.72
52	42.19	51.31	64.98	83.52	96.20	105.40	112.32	122.22	130.95
53	43.89	54.15	68.40	88.12	101.96	111.74	118.66	128.62	138.51
54	46.75	57.57	72.39	93.32	107.72	118.08	125.00	136.19	146.08
55	49.03	60.42	76.38	98.50	113.48	124.42	132.48	143.75	153.64
56	51.31	63.84	80.37	103.68	119.80	131.32	139.96	151.90	162.38
57	54.15	67.26	84.93	109.44	126.72	138.82	147.46	160.05	171.11
58	57.57	71.25	90.06	116.36	134.78	147.46	156.68	169.94	181.58
59	60.99	75.24	95.76	123.26	142.84	156.68	166.46	180.42	192.64
60	64.41	79.80	101.46	131.32	151.48	165.88	176.26	191.47	203.70
61	68.40	84.93	107.73	139.40	161.28	176.26	187.20	203.11	216.50
62	72.39	90.06	114.00	148.04	171.07	187.20	198.72	215.34	229.31
63	76.95	95.76	122.55	158.40	183.16	200.44	213.12	231.05	245.61
64	82.08	102.60	131.10	169.34	196.42	214.84	228.67	247.35	262.48
65	87.78	110.01	140.22	182.02	210.24	230.40	244.80	264.81	281.10
66	94.05	117.42	149.91	194.68	225.79	247.10	262.66	284.02	300.89
67	100.32	125.40	160.74	208.51	241.92	264.96	281.08	304.38	322.43
68	108.30	135.66	173.85	226.36	262.66	288.00	305.28	330.58	349.78
69	116.85	147.06	188.67	245.38	285.12	312.76	331.78	359.09	378.88
70	126.54	159.03	204.06	266.11	309.31	339.26	360.58	389.35	410.89
71	136.80	172.14	221.16	289.15	335.80	368.64	391.10	423.11	445.81
72	147.63	186.39	239.97	313.34	364.60	400.32	425.08	459.19	483.06
73	159.60	201.21	259.92	339.84	395.13	433.72	460.22	496.45	520.30
74	172.71	218.31	281.00	368.06	428.54	469.44	498.24	536.60	560.46
75	186.96	235.98	304.38	399.16	464.25	508.60	539.13	579.67	604.11
76	202.35	255.36	330.03	432.57	502.84	551.23	583.48	626.81	650.67
77	218.88	276.44	357.39	468.86	545.47	597.31	631.87	676.86	700.72
78	237.12	300.39	389.31	510.91	594.43	649.72	686.59	733.31	756.59
79	257.64	326.60	423.51	557.56	647.42	707.32	745.91	794.43	816.54
80	279.30	355.11	461.70	607.67	705.59	769.53	810.43	860.19	881.14
81	303.24	386.46	502.74	662.39	768.95	837.49	880.12	931.19	950.40
82	328.88	420.08	547.20	722.30	838.07	911.23	956.15	1,008.60	1,026.06
83	344.84	440.04	574.56	758.59	878.39	951.55	995.32	1,045.27	1,060.40
84	360.80	461.12	602.48	796.60	919.87	993.59	1,035.64	1,083.09	1,095.90
85	377.91	483.92	632.70	836.35	963.64	1,037.37	1,077.69	1,122.09	1,132.56
86	395.58	507.30	664.04	877.81	1,009.72	1,082.87	1,121.47	1,162.82	1,170.97
87	413.82	531.80	696.54	921.59	1,057.53	1,130.67	1,167.55	1,204.74	1,209.97
88	433.20	557.46	731.87	968.25	1,108.21	1,180.21	1,214.77	1,248.38	1,250.71
89	455.43	587.10	771.20	1,020.67	1,165.81	1,236.67	1,268.35	1,297.85	1,296.69

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.36	$19.54	$23.24	$29.71	$34.03	$37.27	$39.43	$44.16	$48.58
35-39	20.60	24.28	30.10	38.35	44.28	48.60	51.84	57.40	62.92
40-44	25.88	31.16	38.54	49.68	57.24	63.18	67.50	74.52	80.60
45-49	31.68	39.08	48.58	63.18	73.44	80.46	85.32	93.84	101.56
50	35.90	43.82	55.44	71.82	83.16	91.26	96.66	106.54	114.82
51	37.48	45.94	57.56	75.06	86.40	95.04	100.98	110.96	119.24
52	39.08	47.52	60.20	78.30	90.18	98.82	105.30	115.92	124.20
53	40.66	50.16	63.36	82.62	95.58	104.76	111.24	122.00	131.38
54	43.30	53.32	67.06	87.48	100.98	110.70	117.18	129.16	138.56
55	45.40	55.96	70.76	92.34	106.38	116.64	124.20	136.34	145.72
56	47.52	59.14	74.44	97.20	112.32	123.12	131.22	144.08	154.00
57	50.16	62.30	78.68	102.60	118.80	130.14	138.24	151.80	162.28
58	53.32	66.00	83.42	109.08	126.36	138.24	146.88	161.18	172.22
59	56.50	69.70	88.70	115.56	133.92	146.88	156.06	171.12	182.71
60	59.66	73.92	93.98	123.12	142.02	155.52	165.24	181.60	193.20
61	63.36	78.68	99.80	130.68	151.20	165.24	175.50	192.64	205.34
62	67.06	83.42	105.60	138.78	160.38	175.50	186.30	204.24	217.48
63	71.28	88.70	113.52	148.50	171.72	187.92	199.80	219.14	232.94
64	76.04	95.04	121.44	158.76	184.14	201.42	214.38	234.60	248.95
65	81.32	101.90	129.88	170.64	197.10	216.00	229.50	251.16	266.62
66	87.12	108.76	138.86	182.52	211.68	231.66	246.24	269.38	285.38
67	92.92	116.16	148.90	195.48	226.80	248.40	263.52	288.70	305.80
68	100.32	125.66	161.04	212.22	246.24	270.00	286.20	313.54	331.75
69	108.24	136.22	174.76	230.04	267.30	293.22	311.04	340.58	359.35
70	117.22	147.32	189.02	249.48	289.98	318.06	338.04	369.28	389.71
71	126.72	159.46	204.86	271.08	314.82	345.60	366.66	401.30	422.83
72	136.76	172.66	222.28	293.76	341.82	375.30	398.52	435.52	458.16
73	147.84	186.38	240.76	318.60	370.44	406.62	431.46	470.85	493.48
74	159.98	202.22	260.30	345.06	401.76	440.10	467.10	508.94	531.57
75	173.18	218.59	281.95	374.22	435.24	476.82	505.44	549.79	572.97
76	187.44	236.54	305.71	405.54	471.42	516.78	547.02	594.50	617.13
77	202.75	256.08	331.06	439.56	511.38	559.98	592.38	641.97	664.60
78	219.64	278.26	360.62	478.98	557.28	609.11	643.67	695.51	717.59
79	238.66	302.54	392.30	522.72	606.95	663.11	699.30	753.47	774.45
80	258.72	328.94	427.68	569.70	661.50	721.43	759.78	815.85	835.72
81	280.90	357.98	465.69	620.99	720.90	785.15	825.11	883.19	901.41
82	304.66	389.13	506.88	677.15	785.70	854.27	896.39	956.61	973.17
83	319.44	407.61	532.22	711.18	823.50	892.07	933.11	991.39	1,005.73
84	334.22	427.15	558.09	746.82	862.38	931.50	970.91	1,027.27	1,039.41
85	350.06	448.27	586.08	784.07	903.42	972.54	1,010.34	1,064.25	1,074.19
86	366.43	469.92	615.11	822.95	946.62	1,015.19	1,051.38	1,102.89	1,110.61
87	383.32	492.62	645.21	863.99	991.43	1,060.02	1,094.58	1,142.63	1,147.59
88	401.28	516.38	677.95	907.74	1,038.95	1,106.46	1,138.86	1,184.03	1,186.23
89	421.87	543.84	714.38	956.87	1,092.95	1,159.38	1,189.07	1,230.95	1,229.85

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.81	$18.87	$22.44	$28.71	$32.89	$36.02	$38.11	$43.20	$47.52
35-39	19.89	23.47	29.07	37.06	42.81	46.99	50.12	56.16	61.56
40-44	24.99	30.09	37.23	48.02	55.33	61.07	65.25	72.90	78.84
45-49	30.60	37.75	46.92	61.07	71.00	77.78	82.47	91.80	99.36
50	34.68	42.33	53.55	69.42	80.39	88.22	93.44	104.22	112.32
51	36.21	44.37	55.59	72.56	83.52	91.88	97.61	108.54	116.64
52	37.75	45.91	58.14	75.69	87.17	95.53	101.79	113.40	121.50
53	39.27	48.45	61.20	79.86	92.39	101.27	107.53	119.34	128.52
54	41.83	51.51	64.77	84.57	97.61	107.01	113.27	126.36	135.54
55	43.87	54.07	68.34	89.26	102.83	112.76	120.06	133.38	142.56
56	45.91	57.12	71.91	93.96	108.58	119.02	126.85	140.94	150.66
57	48.45	60.18	75.99	99.18	114.84	125.80	133.64	148.50	158.76
58	51.51	63.75	80.58	105.45	122.15	133.64	141.98	157.68	168.48
59	54.57	67.32	85.68	111.71	129.46	141.98	150.86	167.40	178.74
60	57.63	71.40	90.78	119.02	137.29	150.34	159.73	177.66	189.00
61	61.20	75.99	96.39	126.33	146.16	159.73	169.65	188.46	200.88
62	64.77	80.58	102.00	134.15	155.03	169.65	180.09	199.80	212.76
63	68.85	85.68	109.65	143.55	165.99	181.66	193.14	214.38	227.88
64	73.44	91.80	117.30	153.47	178.00	194.70	207.23	229.50	243.54
65	78.54	98.43	125.46	164.95	190.53	208.80	221.85	245.70	260.82
66	84.15	105.06	134.13	176.43	204.62	223.94	238.03	263.52	279.18
67	89.76	112.20	143.82	188.97	219.24	240.12	254.74	282.42	299.16
68	96.90	121.38	155.55	205.14	238.03	261.00	276.66	306.72	324.54
69	104.55	131.58	168.81	222.37	258.39	283.45	300.67	333.18	351.54
70	113.22	142.29	182.58	241.17	280.31	307.46	326.77	361.26	381.24
71	122.40	154.02	197.88	262.05	304.33	334.08	354.43	392.58	413.64
72	132.09	166.77	214.71	283.96	330.42	362.79	385.23	426.06	448.20
73	142.80	180.03	232.56	307.98	358.09	393.06	417.07	460.62	482.76
74	154.53	195.33	251.43	333.55	388.36	425.43	451.52	497.88	520.02
75	167.28	211.14	272.34	361.74	420.73	460.93	488.59	537.84	560.52
76	181.05	228.48	295.28	392.01	455.70	499.54	528.78	581.58	603.71
77	195.84	247.35	319.76	424.91	494.33	541.30	572.62	628.02	650.15
78	212.16	268.77	348.32	463.01	538.70	588.81	622.22	680.39	701.99
79	230.52	292.23	378.92	505.29	586.72	641.01	675.99	737.10	757.62
80	249.90	317.72	413.10	550.71	639.44	697.39	734.45	798.11	817.55
81	271.32	345.78	449.82	600.30	696.87	758.98	797.61	863.99	881.82
82	294.27	375.87	489.60	654.58	759.51	825.80	866.51	935.82	952.02
83	308.55	393.72	514.08	687.46	796.04	862.33	902.01	969.83	983.87
84	322.83	412.59	539.07	721.92	833.62	900.44	938.54	1,004.94	1,016.82
85	338.12	432.99	566.10	757.94	873.30	940.12	976.65	1,041.11	1,050.83
86	353.94	453.90	594.15	795.52	915.06	981.35	1,016.33	1,078.91	1,086.47
87	370.26	475.83	623.22	835.19	958.39	1,024.68	1,058.09	1,117.79	1,122.66
88	387.60	498.78	654.83	877.48	1,004.32	1,069.57	1,100.89	1,158.30	1,160.46
89	407.48	525.30	690.03	924.97	1,056.51	1,120.73	1,149.44	1,204.19	1,203.11

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.69	$17.54	$20.86	$27.07	$30.99	$33.95	$35.91	$40.80	$44.88
35-39	18.49	21.81	27.02	34.93	40.34	44.28	47.24	53.04	58.14
40-44	23.23	27.97	34.60	45.26	52.16	57.57	61.50	68.85	74.46
45-49	28.44	35.07	43.60	57.57	66.92	73.31	77.74	86.70	93.84
50	32.24	39.34	49.77	65.43	75.76	83.15	88.07	98.43	106.08
51	33.65	41.24	51.67	68.39	78.72	86.60	92.01	102.51	110.16
52	35.07	42.67	54.03	71.34	82.17	90.03	95.94	107.10	114.75
53	36.50	45.03	56.88	75.27	87.09	95.44	101.36	112.71	121.38
54	38.87	47.87	60.20	79.70	92.01	100.86	106.77	119.34	128.01
55	40.77	50.25	63.51	84.13	96.93	106.28	113.16	125.97	134.64
56	42.67	53.08	66.83	88.56	102.34	112.18	119.55	133.11	142.29
57	45.03	55.93	70.62	93.48	108.24	118.57	125.96	140.25	149.94
58	47.87	59.25	74.89	99.38	115.12	125.96	133.82	148.92	159.12
59	50.72	62.56	79.64	105.28	122.02	133.82	142.19	158.10	168.81
60	53.56	66.36	84.37	112.18	129.39	141.70	150.56	167.79	178.50
61	56.88	70.62	89.58	119.06	137.76	150.56	159.90	177.99	189.72
62	60.20	74.89	94.80	126.45	146.13	159.90	169.74	188.70	200.94
63	63.99	79.64	101.91	135.30	156.46	171.22	182.04	202.47	215.22
64	68.26	85.32	109.02	144.64	167.77	183.51	195.33	216.75	230.01
65	72.99	91.48	116.61	155.48	179.58	196.80	209.10	232.05	246.33
66	78.21	97.65	124.66	166.30	192.86	211.07	224.35	248.88	263.67
67	83.42	104.28	133.67	178.10	206.64	226.32	240.10	266.73	282.54
68	90.06	112.81	144.57	193.35	224.35	246.00	260.76	289.68	306.51
69	97.17	122.29	156.89	209.59	243.54	267.15	283.39	314.67	332.00
70	105.23	132.25	169.69	227.30	264.21	289.79	307.99	341.19	360.06
71	113.76	143.15	183.91	246.98	286.83	314.88	334.07	370.76	390.66
72	122.77	155.00	199.55	267.64	311.43	341.94	363.10	402.39	423.30
73	132.72	167.32	216.14	290.28	337.51	370.47	393.11	435.03	455.94
74	143.62	181.54	233.68	314.39	366.04	400.98	425.58	470.22	491.12
75	155.48	196.23	253.11	340.95	396.55	434.43	460.51	507.96	529.38
76	168.27	212.35	274.45	369.49	429.51	470.84	498.39	549.27	570.18
77	182.02	229.89	297.19	400.48	465.92	510.20	539.72	593.12	614.03
78	197.18	249.79	323.74	436.40	507.74	554.97	586.46	642.59	662.99
79	214.24	271.60	352.18	476.25	553.00	604.17	637.14	696.15	715.52
80	232.26	295.30	383.94	519.06	602.70	657.31	692.24	753.78	772.14
81	252.16	321.37	418.07	565.80	656.82	715.36	751.77	815.99	832.83
82	273.50	349.34	455.04	616.96	715.86	778.34	816.71	883.83	899.12
83	286.76	365.92	477.79	647.96	750.30	812.78	850.17	915.95	929.22
84	300.04	383.46	501.02	680.43	785.72	848.70	884.61	949.10	960.32
85	314.26	402.42	526.14	714.38	823.11	886.08	920.52	983.27	992.46
86	328.95	421.86	552.20	749.80	862.47	924.95	957.92	1,018.98	1,026.11
87	344.12	442.24	579.22	787.19	903.31	965.78	997.28	1,055.70	1,060.28
88	360.24	463.57	608.61	827.04	946.60	1,008.10	1,037.62	1,093.94	1,095.98
89	378.73	488.22	641.32	871.81	995.80	1,056.32	1,083.37	1,137.30	1,136.27

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$19.28	$24.09	$27.59	$30.22	$31.97	$37.44	$41.18
35-39	n/a	n/a	24.97	31.10	35.91	39.43	42.04	48.68	53.36
40-44	n/a	n/a	31.97	40.30	46.43	51.25	54.75	63.18	68.32
45-49	n/a	n/a	40.30	51.25	59.56	65.26	69.21	79.56	86.12
50	n/a	n/a	45.99	58.25	67.45	74.02	78.40	90.33	97.34
51	n/a	n/a	47.74	60.88	70.08	77.08	81.90	94.07	101.08
52	n/a	n/a	49.93	63.51	73.14	80.15	85.41	98.28	105.30
53	n/a	n/a	52.56	67.01	77.53	84.97	90.23	103.43	111.38
54	n/a	n/a	55.62	70.95	81.90	89.79	95.05	109.52	117.47
55	n/a	n/a	58.69	74.90	86.29	94.60	100.74	115.59	123.56
56	n/a	n/a	61.76	78.84	91.10	99.86	106.43	122.15	130.57
57	n/a	n/a	65.26	83.22	96.36	105.56	112.12	128.70	137.60
58	n/a	n/a	69.21	88.47	102.49	112.12	119.14	136.66	146.02
59	n/a	n/a	73.58	93.73	108.62	119.14	126.58	145.08	154.91
60	n/a	n/a	77.97	99.86	115.19	126.14	134.03	153.97	163.80
61	n/a	n/a	82.78	105.99	122.64	134.03	142.35	163.33	174.10
62	n/a	n/a	87.60	112.57	130.09	142.35	151.11	173.16	184.39
63	n/a	n/a	94.17	120.45	139.29	152.42	162.06	185.79	197.50
64	n/a	n/a	100.74	128.77	149.36	163.37	173.89	198.90	211.07
65	n/a	n/a	107.75	138.40	159.87	175.20	186.15	212.94	226.05
66	n/a	n/a	115.19	148.05	171.70	187.90	199.72	228.38	241.95
67	n/a	n/a	123.51	158.55	183.96	201.48	213.74	244.77	259.27
68	n/a	n/a	133.59	172.13	199.72	219.00	232.14	265.82	281.27
69	n/a	n/a	144.98	186.59	216.81	237.83	252.28	288.75	304.67
70	n/a	n/a	156.81	202.35	235.21	257.98	274.19	313.09	330.40
71	n/a	n/a	169.94	219.87	255.35	280.32	297.40	340.23	358.48
72	n/a	n/a	184.39	238.27	277.25	304.40	323.24	369.25	388.44
73	n/a	n/a	199.72	258.42	300.47	329.81	349.96	399.20	418.39
74	n/a	n/a	215.93	279.88	325.87	356.96	378.87	431.49	450.68
75	n/a	n/a	233.89	303.53	353.03	386.75	409.96	466.12	485.78
76	n/a	n/a	253.60	328.94	382.37	419.17	443.69	504.03	523.22
77	n/a	n/a	274.62	356.53	414.78	454.21	480.49	544.28	563.47
78	n/a	n/a	299.15	388.50	452.01	494.06	522.09	589.68	608.39
79	n/a	n/a	325.43	423.98	492.31	537.86	567.20	638.82	656.60
80	n/a	n/a	354.78	462.08	536.55	585.16	616.26	691.70	708.55
81	n/a	n/a	386.31	503.70	584.72	636.85	669.26	748.79	764.24
82	n/a	n/a	420.48	549.25	637.28	692.91	727.07	811.04	825.08
83	n/a	n/a	441.50	576.85	667.95	723.57	756.86	840.52	852.69
84	n/a	n/a	462.97	605.74	699.49	755.55	787.52	870.94	881.24
85	n/a	n/a	486.18	635.97	732.77	788.83	819.49	902.29	910.72
86	n/a	n/a	510.27	667.51	767.81	823.43	852.78	935.05	941.61
87	n/a	n/a	535.23	700.79	804.16	859.78	887.82	968.75	972.96
88	n/a	n/a	562.39	736.27	842.71	897.45	923.73	1,003.86	1,005.72
89	n/a	n/a	592.61	776.13	886.51	940.38	964.46	1,043.63	1,042.69

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.80	$19.20	$23.40	$28.20	$31.80	$34.80	$37.20	$40.20	$43.80
35-39	19.80	23.40	28.20	34.80	40.20	43.80	46.80	50.40	55.20
40-44	24.00	28.80	35.40	44.40	51.00	55.80	59.40	63.60	69.00
45-49	30.00	36.00	44.40	56.40	64.80	70.80	75.00	81.00	87.00
50	33.60	40.80	51.00	64.20	73.80	81.00	85.80	92.40	99.00
51	34.80	42.60	53.40	67.20	77.40	84.60	89.40	96.00	103.20
52	36.60	44.40	55.20	70.20	81.00	88.20	93.60	100.20	108.00
53	38.40	46.80	58.80	74.40	85.80	93.60	99.60	106.80	114.00
54	40.80	49.80	62.40	79.20	91.20	99.60	105.60	113.40	121.20
55	43.20	52.80	66.00	84.00	96.60	105.60	112.20	120.00	128.40
56	45.60	55.80	70.20	88.80	102.60	112.20	118.80	127.20	136.20
57	48.00	58.80	74.40	94.20	108.60	118.80	126.00	135.00	144.00
58	51.00	63.00	79.20	100.80	115.80	126.60	134.40	144.00	153.60
59	54.00	67.20	84.60	107.40	124.20	135.60	144.00	154.20	163.80
60	57.60	71.40	90.00	114.60	132.60	144.60	153.60	164.40	175.20
61	61.20	76.20	96.00	122.40	141.60	154.20	163.80	175.20	186.60
62	65.40	81.00	102.60	130.80	150.60	165.00	174.60	187.20	198.60
63	70.20	87.00	110.40	141.00	162.60	178.20	188.40	202.20	214.20
64	75.60	93.60	119.40	151.80	175.80	192.00	203.40	217.80	231.00
65	81.00	100.80	128.40	163.80	189.60	207.00	219.60	235.20	249.00
66	87.00	108.60	138.00	177.00	204.60	223.20	237.00	253.20	268.20
67	93.60	117.00	148.80	190.80	220.20	241.20	255.60	273.60	289.20
68	101.40	127.20	162.60	208.20	240.60	263.40	279.60	298.80	315.60
69	110.40	138.60	177.00	227.40	263.40	288.00	305.40	326.40	344.40
70	120.00	150.60	193.20	248.40	287.40	315.00	334.20	357.00	375.60
71	130.80	164.40	210.60	271.20	314.40	344.40	365.40	390.00	410.40
72	142.20	178.80	229.20	295.80	343.20	376.20	399.00	426.60	447.60
73	154.20	194.40	249.60	322.20	374.40	409.80	434.40	463.20	484.80
74	168.00	211.80	271.80	351.00	407.40	446.40	472.80	503.40	525.00
75	182.40	230.40	295.80	382.80	444.00	486.00	514.80	546.60	568.80
76	198.60	250.20	322.20	417.00	483.60	529.20	559.80	594.00	616.19
77	216.00	272.40	351.00	454.20	527.40	576.60	609.59	645.59	667.19
78	235.20	297.60	384.00	497.40	577.20	629.99	665.39	702.59	723.59
79	256.20	324.60	420.00	544.80	631.79	688.79	725.99	764.39	784.79
80	279.60	354.60	459.60	597.00	691.79	752.99	792.59	831.59	850.79
81	304.80	387.00	502.80	653.39	757.19	823.79	864.59	904.79	922.79
82	331.80	423.00	549.60	715.79	829.19	900.59	943.79	984.59	1,000.19
83	348.60	445.20	579.00	754.19	871.79	943.79	985.79	1,024.19	1,037.99
84	366.60	468.00	610.19	794.99	916.79	988.79	1,030.19	1,065.59	1,077.59
85	385.20	492.60	642.59	838.19	964.19	1,036.19	1,076.39	1,108.19	1,118.39
86	404.40	518.40	676.79	883.19	1,013.99	1,085.99	1,124.39	1,153.19	1,160.39
87	425.40	545.40	712.79	931.19	1,066.19	1,138.19	1,174.79	1,199.39	1,204.19
88	446.40	573.60	751.19	980.99	1,121.39	1,193.39	1,226.99	1,247.99	1,249.79
89	469.20	603.59	791.39	1,033.79	1,178.99	1,250.39	1,282.19	1,298.39	1,297.19

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.96	$18.24	$22.23	$27.08	$30.52	$33.40	$35.72	$38.99	$42.49
35-39	18.81	22.23	26.79	33.40	38.60	42.04	44.92	48.88	53.54
40-44	22.80	27.36	33.63	42.62	48.96	53.56	57.02	61.69	66.93
45-49	28.51	34.20	42.19	54.14	62.20	67.96	72.00	78.57	84.39
50	31.92	38.76	48.45	61.64	70.84	77.76	82.36	89.63	96.03
51	33.07	40.47	50.73	64.52	74.30	81.22	85.82	93.12	100.10
52	34.77	42.19	52.44	67.40	77.76	84.68	89.86	97.19	104.76
53	36.48	44.47	55.86	71.42	82.36	89.86	95.62	103.59	110.58
54	38.76	47.31	59.28	76.04	87.56	95.62	101.38	110.00	117.57
55	41.04	50.16	62.70	80.64	92.74	101.38	107.72	116.40	124.55
56	43.32	53.01	66.69	85.24	98.50	107.72	114.04	123.38	132.11
57	45.60	55.86	70.68	90.44	104.26	114.04	120.96	130.95	139.68
58	48.45	59.85	75.24	96.76	111.16	121.54	129.02	139.68	149.00
59	51.31	63.84	80.37	103.10	119.24	130.18	138.24	149.57	158.89
60	54.72	67.83	85.50	110.02	127.30	138.82	147.46	159.47	169.94
61	58.14	72.39	91.20	117.50	135.94	148.04	157.24	169.94	181.00
62	62.13	76.95	97.47	125.56	144.58	158.40	167.62	181.58	192.64
63	66.69	82.65	104.88	135.36	156.10	171.07	180.86	196.13	207.77
64	71.82	88.92	113.43	145.72	168.76	184.32	195.26	211.26	224.07
65	76.95	95.76	121.98	157.24	182.02	198.72	210.82	228.14	241.53
66	82.65	103.17	131.10	169.92	196.42	214.27	227.52	245.61	260.15
67	88.92	111.15	141.36	183.16	211.39	231.55	245.38	265.39	280.52
68	96.33	120.84	154.47	199.87	230.98	252.86	268.42	289.83	306.13
69	104.88	131.67	168.15	218.30	252.86	276.48	293.18	316.60	334.07
70	114.00	143.07	183.54	238.46	275.90	302.40	320.83	346.28	364.33
71	124.26	156.18	200.07	260.35	301.82	330.62	350.78	378.30	398.08
72	135.09	169.86	217.74	283.96	329.47	361.15	383.04	413.80	434.17
73	146.49	184.68	237.12	309.31	359.42	393.40	417.02	449.30	470.25
74	159.60	201.21	258.21	336.96	391.10	428.54	453.88	488.30	509.24
75	173.28	218.88	281.00	367.48	426.24	466.56	494.20	530.20	551.73
76	188.67	237.69	306.08	400.32	464.25	508.03	537.40	576.18	597.70
77	205.20	258.78	333.44	436.03	506.30	553.53	585.21	626.23	647.18
78	223.44	282.72	364.80	477.50	554.11	604.79	638.78	681.52	701.89
79	243.39	308.36	399.00	523.00	606.52	661.24	696.95	741.46	761.25
80	265.62	336.87	436.62	573.12	664.12	722.87	760.89	806.64	825.27
81	289.56	367.64	477.66	627.26	726.91	790.84	830.01	877.65	895.11
82	315.20	401.84	522.12	687.16	796.03	864.57	906.04	955.05	970.18
83	331.16	422.94	550.04	724.03	836.92	906.04	946.36	993.46	1,006.86
84	348.27	444.60	579.68	763.19	880.12	949.24	988.99	1,033.63	1,045.27
85	365.94	467.96	610.47	804.67	925.63	994.75	1,033.33	1,074.94	1,084.83
86	384.18	492.48	642.95	847.87	973.43	1,042.55	1,079.41	1,118.60	1,125.58
87	404.12	518.12	677.15	893.95	1,023.55	1,092.67	1,127.79	1,163.41	1,168.06
88	424.08	544.92	713.63	941.75	1,076.53	1,145.65	1,177.91	1,210.55	1,212.30
89	445.74	573.42	751.83	992.44	1,131.83	1,200.37	1,230.91	1,259.43	1,258.28

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.78	$16.90	$20.60	$25.39	$28.63	$31.32	$33.48	$36.98	$40.30
35-39	17.42	20.60	24.82	31.32	36.19	39.43	42.12	46.36	50.78
40-44	21.12	25.34	31.16	39.96	45.91	50.23	53.47	58.52	63.48
45-49	26.40	31.68	39.08	50.76	58.32	63.72	67.50	74.52	80.04
50	29.56	35.90	44.88	57.78	66.42	72.90	77.22	85.00	91.08
51	30.62	37.48	47.00	60.48	69.66	76.14	80.46	88.32	94.94
52	32.20	39.08	48.58	63.18	72.90	79.38	84.24	92.18	99.36
53	33.80	41.18	51.74	66.96	77.22	84.24	89.64	98.26	104.88
54	35.90	43.82	54.92	71.28	82.08	89.64	95.04	104.32	111.50
55	38.02	46.46	58.08	75.60	86.94	95.04	100.98	110.40	118.12
56	40.12	49.10	61.78	79.92	92.34	100.98	106.92	117.02	125.30
57	42.24	51.74	65.48	84.78	97.74	106.92	113.40	124.20	132.48
58	44.88	55.44	69.70	90.72	104.22	113.94	120.96	132.48	141.32
59	47.52	59.14	74.44	96.66	111.78	122.04	129.60	141.86	150.70
60	50.68	62.84	79.20	103.14	119.34	130.14	138.24	151.24	161.18
61	53.86	67.06	84.48	110.16	127.44	138.78	147.42	161.18	171.67
62	57.56	71.28	90.28	117.72	135.54	148.50	157.14	172.22	182.71
63	61.78	76.56	97.16	126.90	146.34	160.38	169.56	186.02	197.06
64	66.52	82.36	105.08	136.62	158.22	172.80	183.06	200.38	212.52
65	71.28	88.70	113.00	147.42	170.64	186.30	197.64	216.38	229.08
66	76.56	95.56	121.44	159.30	184.14	200.88	213.30	232.94	246.74
67	82.36	102.96	130.94	171.72	198.18	217.08	230.04	251.71	266.06
68	89.24	111.94	143.08	187.38	216.54	237.06	251.64	274.90	290.35
69	97.16	121.96	155.76	204.66	237.06	259.20	274.86	300.28	316.84
70	105.60	132.52	170.02	223.56	258.66	283.50	300.78	328.44	345.55
71	115.10	144.68	185.32	244.08	282.96	309.96	328.86	358.80	377.56
72	125.14	157.34	201.70	266.22	308.88	338.58	359.10	392.47	411.79
73	135.70	171.07	219.64	289.98	336.96	368.82	390.96	426.14	446.01
74	147.84	186.38	239.18	315.90	366.66	401.76	425.52	463.12	483.00
75	160.52	202.75	260.30	344.52	399.60	437.40	463.32	502.87	523.29
76	174.76	220.18	283.54	375.30	435.24	476.28	503.82	546.48	566.90
77	190.08	239.71	308.88	408.78	474.66	518.94	548.64	593.95	613.82
78	206.98	261.88	337.92	447.66	519.48	567.00	598.86	646.39	665.71
79	225.46	285.64	369.60	490.32	568.62	619.91	653.39	703.24	722.01
80	246.04	312.04	404.44	537.30	622.62	677.70	713.34	765.07	782.73
81	268.22	340.56	442.46	588.06	681.47	741.42	778.14	832.41	848.97
82	291.98	372.24	483.64	644.22	746.27	810.54	849.42	905.83	920.17
83	306.76	391.77	509.52	678.78	784.62	849.42	887.22	942.25	954.95
84	322.60	411.84	536.97	715.50	825.11	889.91	927.18	980.35	991.39
85	338.98	433.48	565.48	754.38	867.78	932.58	968.75	1,019.53	1,028.92
86	355.87	456.19	595.58	794.87	912.59	977.39	1,011.95	1,060.93	1,067.55
87	374.35	479.95	627.26	838.07	959.58	1,024.38	1,057.31	1,103.43	1,107.85
88	392.83	504.76	661.05	882.90	1,009.26	1,074.06	1,104.30	1,148.15	1,149.81
89	412.89	531.16	696.43	930.42	1,061.10	1,125.35	1,153.98	1,194.51	1,193.41

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.28	$16.32	$19.89	$24.53	$27.67	$30.27	$32.37	$36.19	$39.43
35-39	16.83	19.89	23.97	30.27	34.97	38.11	40.71	45.36	49.68
40-44	20.40	24.48	30.09	38.63	44.37	48.55	51.68	57.24	62.10
45-49	25.51	30.60	37.75	49.07	56.38	61.59	65.25	72.90	78.30
50	28.56	34.68	43.35	55.85	64.21	70.47	74.65	83.16	89.10
51	29.59	36.21	45.39	58.46	67.34	73.60	77.78	86.40	92.88
52	31.11	37.75	46.92	61.07	70.47	76.73	81.44	90.18	97.20
53	32.64	39.79	49.99	64.72	74.65	81.44	86.65	96.12	102.60
54	34.68	42.33	53.04	68.90	79.34	86.65	91.88	102.06	109.08
55	36.72	44.88	56.10	73.08	84.04	91.88	97.61	108.00	115.56
56	38.76	47.43	59.67	77.26	89.26	97.61	103.35	114.48	122.58
57	40.80	49.99	63.24	81.95	94.48	103.35	109.62	121.50	129.60
58	43.35	53.55	67.32	87.70	100.74	110.14	116.92	129.60	138.24
59	45.91	57.12	71.91	93.44	108.05	117.97	125.28	138.78	147.42
60	48.96	60.69	76.50	99.70	115.36	125.80	133.64	147.96	157.68
61	52.03	64.77	81.60	106.48	123.20	134.15	142.50	157.68	167.94
62	55.59	68.85	87.21	113.79	131.02	143.55	151.90	168.48	178.74
63	59.67	73.95	93.84	122.67	141.46	155.03	163.91	181.98	192.78
64	64.26	79.56	101.49	132.06	152.94	167.04	176.95	196.02	207.90
65	68.85	85.68	109.14	142.50	164.95	180.09	191.05	211.68	224.10
66	73.95	92.31	117.30	153.99	178.00	194.18	206.19	227.88	241.38
67	79.56	99.45	126.48	165.99	191.57	209.85	222.37	246.24	260.28
68	86.19	108.12	138.21	181.13	209.32	229.15	243.25	268.92	284.04
69	93.84	117.81	150.45	197.83	229.15	250.56	265.70	293.76	309.96
70	102.00	128.01	164.22	216.11	250.03	274.04	290.75	321.30	338.04
71	111.18	139.74	179.01	235.94	273.52	299.63	317.90	351.00	369.36
72	120.87	151.98	194.82	257.34	298.58	327.29	347.12	383.94	402.84
73	131.07	165.24	212.16	280.31	325.72	356.53	377.92	416.88	436.32
74	142.80	180.03	231.03	305.36	354.43	388.36	411.33	453.06	472.50
75	155.04	195.84	251.43	333.03	386.28	422.82	447.87	491.94	511.92
76	168.81	212.67	273.87	362.79	420.73	460.40	487.02	534.60	554.58
77	183.60	231.54	298.35	395.15	458.83	501.64	530.35	581.04	600.47
78	199.92	252.96	326.40	432.74	502.16	548.10	578.90	632.34	651.23
79	217.77	275.91	357.00	473.97	549.66	599.25	631.62	687.95	706.31
80	237.66	301.40	390.66	519.39	601.86	655.11	689.56	748.43	765.71
81	259.08	328.95	427.38	568.46	658.76	716.70	752.20	814.31	830.51
82	282.03	359.55	467.16	622.74	721.40	783.52	821.10	886.14	900.18
83	296.31	378.42	492.15	656.14	758.46	821.10	857.64	921.78	934.19
84	311.60	397.80	518.67	691.64	797.61	860.25	896.26	959.03	969.83
85	327.42	418.71	546.20	729.22	838.85	901.49	936.46	997.38	1,006.55
86	343.74	440.64	575.28	768.38	882.18	944.82	978.22	1,037.87	1,044.35
87	361.59	463.59	605.87	810.14	927.58	990.22	1,022.06	1,079.46	1,083.78
88	379.44	487.56	638.51	853.47	975.61	1,038.25	1,067.48	1,123.19	1,124.82
89	398.82	513.06	672.68	899.40	1,025.72	1,087.83	1,115.50	1,168.55	1,167.47

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.28	$15.16	$18.49	$23.13	$26.07	$28.54	$30.50	$34.17	$37.23
35-39	15.64	18.49	22.28	28.54	32.97	35.91	38.38	42.84	46.92
40-44	18.96	22.76	27.97	36.40	41.83	45.75	48.71	54.07	58.65
45-49	23.71	28.44	35.07	46.24	53.14	58.06	61.50	68.85	73.95
50	26.54	32.24	40.29	52.65	60.51	66.42	70.35	78.54	84.15
51	27.49	33.65	42.19	55.10	63.47	69.37	73.31	81.60	87.72
52	28.91	35.07	43.60	57.57	66.42	72.33	76.76	85.17	91.80
53	30.34	36.97	46.45	61.00	70.35	76.76	81.68	90.78	96.90
54	32.24	39.34	49.30	64.94	74.78	81.68	86.60	96.39	103.02
55	34.12	41.72	52.15	68.88	79.21	86.60	92.01	102.00	109.14
56	36.02	44.08	55.46	72.82	84.13	92.01	97.42	108.12	115.77
57	37.92	46.45	58.78	77.25	89.05	97.42	103.32	114.75	122.40
58	40.29	49.77	62.56	82.66	94.95	103.81	110.20	122.40	130.56
59	42.67	53.08	66.83	88.07	101.85	111.20	118.08	131.07	139.23
60	45.50	56.41	71.10	93.97	108.73	118.57	125.96	139.74	148.92
61	48.35	60.20	75.84	100.36	116.12	126.45	134.31	148.92	158.61
62	51.67	63.99	81.05	107.26	123.49	135.30	143.17	159.12	168.81
63	55.46	68.73	87.22	115.62	133.33	146.13	154.48	171.87	182.07
64	59.73	73.94	94.33	124.47	144.15	157.44	166.79	185.13	196.35
65	63.99	79.64	101.43	134.31	155.48	169.74	180.07	199.92	211.65
66	68.73	85.79	109.02	145.14	167.77	183.02	194.34	215.22	227.97
67	73.94	92.43	117.56	156.46	180.57	197.78	209.59	232.56	245.82
68	80.10	100.48	128.45	170.73	197.29	215.99	229.27	253.98	268.26
69	87.22	109.49	139.83	186.47	215.99	236.16	250.43	277.44	292.74
70	94.80	118.97	152.63	203.68	235.67	258.30	274.04	303.44	319.26
71	103.33	129.87	166.37	222.38	257.80	282.40	299.63	331.50	348.84
72	112.34	141.25	181.07	242.55	281.42	308.48	327.18	362.60	380.46
73	121.82	153.58	197.18	264.21	307.00	336.03	356.20	393.72	412.08
74	132.72	167.32	214.72	287.82	334.07	366.04	387.69	427.88	446.24
75	144.10	182.02	233.68	313.90	364.08	398.52	422.13	464.60	483.48
76	156.89	197.66	254.54	341.94	396.55	433.94	459.03	504.90	523.76
77	170.64	215.19	277.28	372.44	432.47	472.81	499.87	548.76	567.12
78	185.80	235.10	303.36	407.87	473.30	516.60	545.62	597.20	615.06
79	202.39	256.43	331.80	446.73	518.07	564.81	595.32	649.74	667.07
80	220.89	280.13	363.08	489.54	567.27	617.46	649.93	706.86	723.18
81	240.79	305.72	397.21	535.78	620.90	675.51	708.97	769.07	784.38
82	262.12	334.16	434.18	586.95	679.94	738.48	773.91	836.91	850.16
83	275.39	351.71	457.40	618.44	714.87	773.91	808.35	870.56	882.30
84	289.61	369.72	482.06	651.90	751.77	810.81	844.76	905.75	915.95
85	304.31	389.15	507.65	687.32	790.64	849.68	882.64	941.96	950.63
86	319.47	409.53	534.67	724.22	831.47	890.51	922.00	980.22	986.34
87	336.06	430.86	563.11	763.58	874.28	933.32	963.33	1,019.48	1,023.56
88	352.66	453.14	593.44	804.42	919.54	978.58	1,006.14	1,060.79	1,062.32
89	370.67	476.84	625.21	847.71	966.78	1,025.32	1,051.40	1,103.63	1,102.62

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$17.08	$20.59	$23.21	$25.41	$27.15	$31.35	$34.17
35-39	n/a	n/a	20.59	25.41	29.35	31.97	34.17	39.32	43.06
40-44	n/a	n/a	25.84	32.41	37.23	40.73	43.36	49.60	53.83
45-49	n/a	n/a	32.41	41.17	47.30	51.69	54.75	63.18	67.86
50	n/a	n/a	37.23	46.87	53.87	59.13	62.63	72.08	77.22
51	n/a	n/a	38.98	49.06	56.50	61.76	65.26	74.88	80.50
52	n/a	n/a	40.30	51.25	59.13	64.38	68.32	78.15	84.24
53	n/a	n/a	42.93	54.32	62.63	68.32	72.71	83.30	88.92
54	n/a	n/a	45.56	57.82	66.58	72.71	77.08	88.45	94.54
55	n/a	n/a	48.19	61.32	70.52	77.08	81.90	93.60	100.16
56	n/a	n/a	51.25	64.82	74.90	81.90	86.73	99.22	106.23
57	n/a	n/a	54.32	68.77	79.28	86.73	91.98	105.30	112.32
58	n/a	n/a	57.82	73.58	84.53	92.42	98.12	112.32	119.80
59	n/a	n/a	61.76	78.40	90.66	98.99	105.12	120.27	127.77
60	n/a	n/a	65.70	83.66	96.80	105.56	112.12	128.24	136.66
61	n/a	n/a	70.08	89.36	103.36	112.57	119.57	136.66	145.55
62	n/a	n/a	74.90	95.49	109.94	120.45	127.46	146.02	154.91
63	n/a	n/a	80.60	102.93	118.70	130.09	137.53	157.71	167.07
64	n/a	n/a	87.16	110.81	128.33	140.16	148.48	169.89	180.18
65	n/a	n/a	93.73	119.57	138.40	151.11	160.31	183.46	194.22
66	n/a	n/a	100.74	129.21	149.36	162.94	173.01	197.50	209.19
67	n/a	n/a	108.62	139.29	160.74	176.07	186.59	213.40	225.58
68	n/a	n/a	118.70	151.98	175.63	192.28	204.11	233.06	246.16
69	n/a	n/a	129.21	166.00	192.28	210.24	222.94	254.59	268.63
70	n/a	n/a	141.03	181.33	209.80	229.95	243.97	278.46	292.96
71	n/a	n/a	153.74	197.98	229.51	251.41	266.74	304.20	320.11
72	n/a	n/a	167.31	215.93	250.54	274.62	291.27	332.75	349.12
73	n/a	n/a	182.20	235.21	273.31	299.15	317.11	361.30	378.14
74	n/a	n/a	198.41	256.23	297.40	325.87	345.14	392.65	409.50
75	n/a	n/a	215.93	279.44	324.12	354.78	375.80	426.35	443.66
76	n/a	n/a	235.21	304.40	353.03	386.31	408.65	463.32	480.63
77	n/a	n/a	256.23	331.57	385.00	420.91	445.00	503.56	520.41
78	n/a	n/a	280.32	363.10	421.35	459.90	485.73	548.02	564.40
79	n/a	n/a	306.60	397.70	461.21	502.82	529.98	596.23	612.14
80	n/a	n/a	335.51	435.80	505.01	549.68	578.59	648.64	663.62
81	n/a	n/a	367.04	476.97	552.75	601.37	631.15	705.74	719.78
82	n/a	n/a	401.20	522.53	605.31	657.43	688.97	767.98	780.15
83	n/a	n/a	422.67	550.57	636.41	688.97	719.62	798.87	809.63
84	n/a	n/a	445.45	580.35	669.26	721.82	752.04	831.16	840.52
85	n/a	n/a	469.10	611.89	703.86	756.42	785.76	864.39	872.35
86	n/a	n/a	494.06	644.73	740.22	792.78	820.80	899.49	905.11
87	n/a	n/a	520.34	679.77	778.32	830.88	857.60	935.52	939.26
88	n/a	n/a	548.37	716.12	818.61	871.17	895.71	973.43	974.84
89	n/a	n/a	577.72	754.66	860.67	912.79	936.00	1,012.75	1,011.81

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.00	$17.40	$20.40	$24.60	$27.60	$30.00	$31.80	$34.20	$37.20
35-39	17.40	20.40	24.00	29.40	33.60	36.60	38.40	41.40	45.00
40-44	20.40	24.00	29.40	36.00	41.40	45.00	47.40	51.00	55.20
45-49	24.60	29.40	36.60	45.60	52.20	56.40	60.00	64.20	69.00
50	27.60	33.60	41.40	51.60	59.40	64.80	68.40	73.80	78.60
51	28.80	34.80	43.20	54.00	62.40	67.80	72.00	76.80	82.20
52	30.00	36.60	45.00	56.40	64.80	70.80	75.00	80.40	85.80
53	31.80	39.00	48.00	60.60	69.00	75.60	79.80	85.80	91.80
54	33.60	41.40	51.00	64.20	73.80	80.40	85.20	91.20	97.20
55	36.00	43.80	54.60	68.40	78.60	85.80	90.60	97.20	103.80
56	37.80	46.20	58.20	73.20	84.00	91.20	96.60	103.80	110.40
57	40.20	49.20	61.80	78.00	89.40	97.20	103.20	110.40	117.60
58	43.20	52.80	66.00	83.40	96.00	104.40	111.00	118.20	126.00
59	46.20	56.40	70.80	89.40	102.60	112.20	118.80	127.20	135.00
60	49.20	60.60	76.20	96.00	110.40	120.60	127.80	136.20	144.60
61	52.80	64.80	81.60	103.20	118.80	129.60	136.80	146.40	155.40
62	56.40	69.60	87.00	110.40	127.20	138.60	147.00	157.20	166.20
63	60.60	75.00	94.80	120.00	138.00	150.60	159.60	170.40	180.60
64	65.40	81.00	102.60	130.20	150.00	163.80	173.40	184.80	195.60
65	70.80	87.60	111.00	141.00	162.60	177.60	187.80	201.00	212.40
66	76.20	94.80	120.00	153.00	176.40	192.60	204.00	217.80	229.80
67	82.20	102.60	130.20	166.20	191.40	209.40	221.40	236.40	249.60
68	90.00	112.20	142.80	182.40	210.60	230.40	243.60	260.40	274.20
69	98.40	123.00	156.60	200.40	231.60	253.20	268.20	286.20	301.20
70	108.00	135.00	172.20	220.20	255.00	278.40	295.20	315.00	330.60
71	117.60	147.60	189.00	242.40	280.20	306.60	324.60	346.20	363.60
72	129.00	162.00	207.00	265.80	307.80	337.20	357.00	381.00	399.00
73	141.00	177.00	226.80	291.60	337.20	369.00	390.60	415.80	434.40
74	153.60	193.20	247.80	319.20	369.60	403.80	427.20	454.20	473.40
75	168.00	211.80	271.20	349.20	404.40	442.20	467.40	496.20	515.40
76	183.60	231.60	297.00	382.80	442.80	484.20	511.20	541.80	561.00
77	201.00	253.20	324.60	418.80	485.40	529.80	559.20	591.60	610.79
78	219.60	277.20	357.00	460.80	533.40	582.00	613.19	646.79	665.99
79	240.60	304.20	391.80	507.00	586.80	638.99	672.59	706.79	725.39
80	263.40	333.60	430.80	557.40	644.99	701.39	737.39	772.79	790.19
81	288.00	366.00	473.40	613.19	709.19	770.39	808.19	844.79	860.99
82	315.60	400.80	519.60	674.99	779.99	845.99	886.19	923.39	937.79
83	332.40	423.60	549.60	713.99	823.19	889.79	929.39	964.19	977.39
84	350.40	447.00	581.40	755.39	868.79	935.99	974.39	1,006.79	1,018.19
85	369.60	472.20	614.39	798.59	917.39	985.19	1,021.79	1,051.79	1,060.79
86	390.00	498.60	649.79	844.79	968.39	1,036.19	1,071.59	1,098.59	1,105.19
87	411.00	526.80	686.99	893.99	1,021.79	1,090.19	1,124.39	1,147.19	1,151.39
88	433.20	556.20	725.99	945.59	1,078.79	1,146.59	1,178.99	1,198.19	1,199.99
89	456.60	587.40	767.39	1,000.19	1,138.79	1,206.59	1,236.59	1,251.59	1,250.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.25	$16.53	$19.39	$23.62	$26.50	$28.80	$30.52	$33.17	$36.09
35-39	16.53	19.39	22.80	28.22	32.26	35.14	36.86	40.16	43.65
40-44	19.39	22.80	27.93	34.56	39.74	43.20	45.50	49.47	53.54
45-49	23.37	27.93	34.77	43.78	50.12	54.14	57.60	62.27	66.93
50	26.23	31.92	39.33	49.54	57.02	62.20	65.66	71.58	76.24
51	27.36	33.07	41.04	51.84	59.90	65.08	69.12	74.50	79.73
52	28.51	34.77	42.75	54.14	62.20	67.96	72.00	77.99	83.22
53	30.21	37.05	45.60	58.18	66.24	72.58	76.60	83.22	89.05
54	31.92	39.33	48.45	61.64	70.84	77.18	81.80	88.46	94.29
55	34.20	41.61	51.87	65.66	75.46	82.36	86.98	94.29	100.69
56	35.91	43.89	55.29	70.28	80.64	87.56	92.74	100.69	107.08
57	38.19	46.75	58.71	74.88	85.82	93.32	99.08	107.08	114.08
58	41.04	50.16	62.70	80.06	92.16	100.22	106.56	114.65	122.22
59	43.89	53.59	67.26	85.82	98.50	107.72	114.04	123.38	130.95
60	46.75	57.57	72.39	92.16	105.98	115.78	122.68	132.11	140.26
61	50.16	61.56	77.52	99.08	114.04	124.42	131.32	142.00	150.74
62	53.59	66.12	82.65	105.98	122.12	133.06	141.12	152.49	161.21
63	57.57	71.25	90.06	115.20	132.48	144.58	153.22	165.28	175.18
64	62.13	76.95	97.47	125.00	144.00	157.24	166.46	179.26	189.73
65	67.26	83.22	105.45	135.36	156.10	170.50	180.28	194.97	206.03
66	72.39	90.06	114.00	146.88	169.34	184.90	195.84	211.26	222.90
67	78.09	97.47	123.69	159.56	183.74	201.02	212.54	229.31	242.11
68	85.50	106.59	135.66	175.10	202.18	221.18	233.86	252.59	265.97
69	93.48	116.85	148.77	192.38	222.34	243.07	257.47	277.61	292.16
70	102.60	128.25	163.59	211.39	244.80	267.26	283.39	305.55	320.68
71	111.72	140.22	179.55	232.70	268.99	294.34	311.62	335.81	352.69
72	122.55	153.90	196.65	255.16	295.48	323.71	342.72	369.56	387.03
73	133.95	168.15	215.46	279.94	323.71	354.24	374.98	403.33	421.36
74	145.92	183.54	235.41	306.43	354.82	387.64	410.11	440.57	459.19
75	159.60	201.21	257.64	335.23	388.22	424.51	448.70	481.31	499.94
76	174.42	220.02	282.15	367.48	425.08	464.83	490.75	525.54	544.16
77	190.95	240.54	308.36	402.04	465.98	508.60	536.83	573.85	592.47
78	208.62	263.34	339.15	442.36	512.06	558.72	588.67	627.39	646.02
79	228.57	288.99	372.20	486.72	563.32	613.43	645.69	685.59	703.63
80	250.23	316.92	409.26	535.10	619.19	673.34	707.90	749.61	766.49
81	273.60	347.70	449.72	588.67	680.83	739.58	775.87	819.45	835.16
82	299.82	380.76	493.62	647.99	748.79	812.15	850.75	895.69	909.66
83	315.78	402.42	522.12	685.43	790.27	854.20	892.21	935.26	948.07
84	332.88	424.64	552.32	725.18	834.04	898.55	935.41	976.58	987.65
85	351.12	448.59	583.68	766.65	880.69	945.79	980.92	1,020.24	1,028.97
86	370.50	473.67	617.31	811.00	929.65	994.75	1,028.73	1,065.63	1,072.04
87	390.44	500.46	652.64	858.23	980.92	1,046.59	1,079.41	1,112.77	1,116.85
88	411.54	528.39	689.70	907.77	1,035.64	1,100.73	1,131.83	1,162.24	1,163.99
89	433.76	558.03	729.03	960.19	1,093.23	1,158.33	1,187.13	1,214.04	1,212.87

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.20	$15.32	$17.96	$22.15	$24.84	$27.00	$28.63	$31.46	$34.22
35-39	15.32	17.96	21.12	26.47	30.24	32.95	34.56	38.08	41.40
40-44	17.96	21.12	25.88	32.40	37.27	40.51	42.67	46.92	50.78
45-49	21.64	25.88	32.20	41.04	46.99	50.76	54.00	59.06	63.48
50	24.28	29.56	36.44	46.44	53.47	58.32	61.56	67.90	72.32
51	25.34	30.62	38.02	48.60	56.16	61.02	64.80	70.66	75.62
52	26.40	32.20	39.60	50.76	58.32	63.72	67.50	73.96	78.94
53	27.98	34.32	42.24	54.55	62.10	68.04	71.82	78.94	84.46
54	29.56	36.44	44.88	57.78	66.42	72.36	76.68	83.90	89.42
55	31.68	38.54	48.04	61.56	70.74	77.22	81.54	89.42	95.50
56	33.26	40.66	51.22	65.88	75.60	82.08	86.94	95.50	101.56
57	35.38	43.30	54.38	70.20	80.46	87.48	92.88	101.56	108.20
58	38.02	46.46	58.08	75.06	86.40	93.96	99.90	108.74	115.92
59	40.66	49.64	62.30	80.46	92.34	100.98	106.92	117.02	124.20
60	43.30	53.32	67.06	86.40	99.36	108.54	115.02	125.30	133.04
61	46.46	57.02	71.80	92.88	106.92	116.64	123.12	134.68	142.96
62	49.64	61.24	76.56	99.36	114.48	124.74	132.30	144.62	152.90
63	53.32	66.00	83.42	108.00	124.20	135.54	143.64	156.76	166.15
64	57.56	71.28	90.28	117.18	135.00	147.42	156.06	170.02	179.95
65	62.30	77.08	97.68	126.90	146.34	159.84	169.02	184.92	195.40
66	67.06	83.42	105.60	137.70	158.76	173.34	183.60	200.38	211.42
67	72.34	90.28	114.58	149.58	172.26	188.46	199.26	217.48	229.63
68	79.20	98.74	125.66	164.16	189.54	207.36	219.24	239.56	252.26
69	86.60	108.24	137.80	180.36	208.44	227.88	241.38	263.30	277.10
70	95.04	118.80	151.54	198.18	229.50	250.56	265.68	289.80	304.15
71	103.48	129.88	166.32	218.16	252.18	275.94	292.14	318.50	334.51
72	113.52	142.56	182.16	239.22	277.02	303.48	321.30	350.52	367.08
73	124.08	155.76	199.58	262.44	303.48	332.10	351.54	382.53	399.64
74	135.16	170.02	218.06	287.28	332.64	363.42	384.48	417.86	435.52
75	147.84	186.38	238.66	314.28	363.96	397.98	420.66	456.50	474.16
76	161.56	203.80	261.36	344.52	398.52	435.78	460.08	498.45	516.12
77	176.88	222.82	285.64	376.92	436.86	476.82	503.28	544.27	561.93
78	193.24	243.94	314.16	414.72	480.06	523.80	551.88	595.05	612.71
79	211.72	267.70	344.78	456.30	528.12	575.10	605.34	650.25	667.36
80	231.79	293.56	379.10	501.66	580.50	631.26	663.66	710.97	726.98
81	253.44	322.08	416.59	551.88	638.27	693.35	727.38	777.21	792.11
82	277.72	352.70	457.24	607.50	701.99	761.39	797.58	849.52	862.77
83	292.51	372.76	483.64	642.59	740.87	800.82	836.46	887.05	899.20
84	308.35	393.36	511.63	679.86	781.91	842.39	876.95	926.25	936.73
85	325.24	415.53	540.67	718.74	825.66	886.67	919.62	967.65	975.93
86	343.20	438.76	571.82	760.31	871.55	932.58	964.43	1,010.71	1,016.77
87	361.68	463.58	604.55	804.59	919.62	981.18	1,011.95	1,055.41	1,059.27
88	381.22	489.45	638.87	851.03	970.91	1,031.94	1,061.10	1,102.33	1,103.99
89	401.80	516.91	675.31	900.18	1,024.91	1,085.94	1,112.94	1,151.47	1,150.35

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.75	$14.79	$17.35	$21.40	$24.01	$26.11	$27.67	$30.79	$33.48
35-39	14.79	17.35	20.40	25.58	29.24	31.84	33.40	37.27	40.51
40-44	17.35	20.40	24.99	31.32	36.02	39.15	41.24	45.91	49.68
45-49	20.91	24.99	31.11	39.68	45.41	49.07	52.20	57.78	62.10
50	23.47	28.56	35.19	44.89	51.68	56.38	59.51	66.42	70.74
51	24.48	29.59	36.72	46.99	54.28	58.98	62.64	69.12	73.98
52	25.51	31.11	38.25	49.07	56.38	61.59	65.25	72.36	77.22
53	27.03	33.15	40.80	52.72	60.03	65.77	69.42	77.22	82.62
54	28.56	35.19	43.35	55.85	64.21	69.95	74.13	82.08	87.48
55	30.60	37.23	46.41	59.51	68.38	74.65	78.82	87.48	93.42
56	32.13	39.27	49.47	63.69	73.08	79.34	84.04	93.42	99.36
57	34.17	41.83	52.53	67.86	77.78	84.57	89.78	99.36	105.84
58	36.72	44.88	56.10	72.56	83.52	90.83	96.57	106.38	113.40
59	39.27	47.95	60.18	77.78	89.26	97.61	103.35	114.48	121.50
60	41.83	51.51	64.77	83.52	96.04	104.92	111.18	122.58	130.14
61	44.88	55.08	69.36	89.78	103.35	112.76	119.02	131.76	139.86
62	47.95	59.16	73.95	96.04	110.66	120.58	127.89	141.48	149.58
63	51.51	63.75	80.58	104.40	120.06	131.02	138.85	153.36	162.54
64	55.59	68.85	87.21	113.27	130.50	142.50	150.86	166.32	176.04
65	60.18	74.46	94.35	122.67	141.46	154.52	163.38	180.90	191.16
66	64.77	80.58	102.00	133.11	153.47	167.56	177.48	196.02	206.82
67	69.87	87.21	110.67	144.59	166.51	182.18	192.62	212.76	224.64
68	76.50	95.37	121.38	158.68	183.22	200.44	211.93	234.36	246.78
69	83.64	104.55	133.11	174.35	201.49	220.29	233.33	257.58	271.08
70	91.80	114.75	146.37	191.57	221.85	242.20	256.82	283.50	297.54
71	99.96	125.46	160.65	210.88	243.77	266.74	282.40	311.58	327.24
72	109.65	137.70	175.95	231.25	267.78	293.36	310.59	342.90	359.10
73	119.85	150.45	192.78	253.69	293.36	321.03	339.82	374.22	390.96
74	130.56	164.22	210.63	277.70	321.55	351.30	371.66	408.78	426.06
75	142.80	180.03	230.52	303.80	351.83	384.71	406.63	446.58	463.86
76	156.06	196.86	252.45	333.03	385.23	421.25	444.74	487.62	504.90
77	170.85	215.22	275.91	364.35	422.30	460.93	486.50	532.44	549.72
78	186.66	235.62	303.44	400.89	464.06	506.34	533.48	582.12	599.40
79	204.51	258.57	333.03	441.08	510.51	555.92	585.16	636.11	652.86
80	223.89	283.56	366.18	484.94	561.15	610.22	641.54	695.51	711.18
81	244.80	311.10	402.39	533.48	617.00	670.24	703.13	760.31	774.90
82	268.26	340.68	441.66	587.24	678.59	736.02	770.98	831.06	844.02
83	282.54	360.06	467.16	621.18	716.18	774.12	808.58	867.78	879.66
84	297.84	379.95	494.19	657.19	755.85	814.31	847.72	906.11	916.38
85	314.16	401.36	522.24	694.77	798.14	857.12	888.96	946.62	954.71
86	331.50	423.80	552.32	734.97	842.50	901.49	932.28	988.74	994.67
87	349.35	447.78	583.95	777.78	888.96	948.46	978.22	1,032.47	1,036.26
88	368.22	472.76	617.10	822.67	938.54	997.53	1,025.72	1,078.38	1,079.99
89	388.11	499.28	652.28	870.17	990.74	1,049.73	1,075.83	1,126.43	1,125.35

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$11.85	$13.75	$16.11	$20.17	$22.64	$24.60	$26.07	$29.07	$31.63
35-39	13.75	16.11	18.96	24.11	27.56	30.01	31.48	35.19	38.25
40-44	16.11	18.96	23.23	29.52	33.95	36.91	38.87	43.35	46.92
45-49	19.43	23.23	28.91	37.40	42.81	46.24	49.20	54.57	58.65
50	21.81	26.54	32.71	42.32	48.71	53.14	56.08	62.73	66.81
51	22.76	27.49	34.12	44.28	51.16	55.59	59.04	65.28	69.87
52	23.71	28.91	35.55	46.24	53.14	58.06	61.50	68.34	72.93
53	25.12	30.81	37.92	49.69	56.58	62.00	65.43	72.93	78.03
54	26.54	32.71	40.29	52.65	60.51	65.92	69.86	77.52	82.62
55	28.44	34.60	43.13	56.08	64.45	70.35	74.29	82.62	88.23
56	29.86	36.50	45.98	60.02	68.88	74.78	79.21	88.23	93.84
57	31.76	38.87	48.82	63.96	73.31	79.70	84.62	93.84	99.96
58	34.12	41.72	52.15	68.39	78.72	85.60	91.02	100.47	107.10
59	36.50	44.55	55.93	73.31	84.13	92.01	97.42	108.12	114.75
60	38.87	47.87	60.20	78.72	90.52	98.89	104.79	115.77	122.91
61	41.72	51.20	64.46	84.62	97.42	106.28	112.18	124.44	132.09
62	44.55	54.98	68.73	90.52	104.30	113.65	120.54	133.62	141.27
63	47.87	59.25	74.89	98.40	113.16	123.49	130.88	144.84	153.51
64	51.67	63.99	81.05	106.77	123.00	134.31	142.19	157.08	166.26
65	55.93	69.21	87.69	115.62	133.33	145.64	153.99	170.85	180.54
66	60.20	74.89	94.80	125.46	144.64	157.93	167.28	185.13	195.33
67	64.94	81.05	102.86	136.29	156.95	171.71	181.55	200.94	212.16
68	71.10	88.64	112.81	149.56	172.69	188.92	199.75	221.34	233.07
69	77.74	97.17	123.71	164.32	189.91	207.62	219.93	243.27	256.02
70	85.32	106.65	136.04	180.57	209.10	228.28	242.06	267.75	281.00
71	92.90	116.61	149.31	198.76	229.77	251.41	266.17	294.27	309.06
72	101.91	127.98	163.53	217.95	252.39	276.50	292.74	323.84	339.15
73	111.39	139.83	179.17	239.11	276.50	302.58	320.29	353.43	369.24
74	121.34	152.63	195.76	261.74	303.07	331.11	350.30	386.07	402.39
75	132.72	167.32	214.24	286.34	331.60	362.60	383.27	421.76	438.08
76	145.05	182.97	234.63	313.90	363.10	397.04	419.18	460.52	476.84
77	158.79	200.03	256.43	343.42	398.03	434.43	458.54	502.86	519.18
78	173.49	218.99	282.03	377.86	437.39	477.24	502.82	549.78	566.10
79	190.07	240.31	309.52	415.74	481.17	523.98	551.53	600.78	616.59
80	208.09	263.54	340.33	457.07	528.90	575.14	604.66	656.87	671.67
81	227.52	289.14	373.98	502.82	581.54	631.72	662.72	718.07	731.84
82	249.33	316.63	410.48	553.50	639.59	693.71	726.68	784.88	797.12
83	262.59	334.64	434.18	585.48	675.02	729.63	762.10	819.56	830.79
84	276.82	353.12	459.30	619.42	712.41	767.51	799.00	855.78	865.47
85	291.98	373.03	485.37	654.85	752.26	807.86	837.87	894.03	901.67
86	308.10	393.89	513.33	692.73	794.08	849.68	878.71	933.80	939.42
87	324.68	416.17	542.72	733.07	837.87	893.96	922.00	975.11	978.68
88	342.23	439.39	573.54	775.39	884.61	940.20	966.78	1,018.46	1,019.99
89	360.71	464.05	606.25	820.16	933.81	989.40	1,014.00	1,063.86	1,062.83

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N340
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$14.89	$17.96	$20.15	$21.91	$23.21	$26.67	$29.02
35-39	n/a	n/a	17.52	21.46	24.52	26.72	28.04	32.29	35.11
40-44	n/a	n/a	21.46	26.28	30.22	32.85	34.60	39.79	43.06
45-49	n/a	n/a	26.72	33.28	38.11	41.17	43.80	50.07	53.83
50	n/a	n/a	30.22	37.67	43.36	47.30	49.93	57.57	61.31
51	n/a	n/a	31.54	39.43	45.56	49.49	52.56	59.90	64.11
52	n/a	n/a	32.85	41.17	47.30	51.69	54.75	62.72	66.93
53	n/a	n/a	35.04	44.24	50.37	55.19	58.25	66.93	71.61
54	n/a	n/a	37.23	46.87	53.87	58.69	62.19	71.14	75.82
55	n/a	n/a	39.86	49.93	57.38	62.63	66.14	75.82	80.97
56	n/a	n/a	42.49	53.43	61.32	66.58	70.52	80.97	86.12
57	n/a	n/a	45.11	56.94	65.26	70.95	75.34	86.12	91.72
58	n/a	n/a	48.19	60.88	70.08	76.21	81.03	92.19	98.28
59	n/a	n/a	51.69	65.26	74.90	81.90	86.73	99.22	105.30
60	n/a	n/a	55.62	70.08	80.60	88.04	93.29	106.23	112.79
61	n/a	n/a	59.56	75.34	86.73	94.60	99.86	114.20	121.21
62	n/a	n/a	63.51	80.60	92.86	101.18	107.31	122.62	129.63
63	n/a	n/a	69.21	87.60	100.74	109.94	116.51	132.92	140.87
64	n/a	n/a	74.90	95.05	109.50	119.57	126.58	144.14	152.56
65	n/a	n/a	81.03	102.93	118.70	129.64	137.09	156.78	165.67
66	n/a	n/a	87.60	111.69	128.77	140.60	148.92	169.89	179.25
67	n/a	n/a	95.05	121.33	139.72	152.86	161.62	184.39	194.68
68	n/a	n/a	104.25	133.16	153.74	168.19	177.83	203.11	213.87
69	n/a	n/a	114.32	146.29	169.07	184.83	195.78	223.23	234.94
70	n/a	n/a	125.70	160.74	186.15	203.23	215.50	245.70	257.87
71	n/a	n/a	137.97	176.95	204.54	223.82	236.95	270.03	283.60
72	n/a	n/a	151.11	194.03	224.69	246.15	260.61	297.18	311.22
73	n/a	n/a	165.57	212.87	246.15	269.37	285.14	324.32	338.83
74	n/a	n/a	180.89	233.02	269.80	294.77	311.86	354.27	369.25
75	n/a	n/a	197.98	254.91	295.21	322.81	341.20	387.03	402.01
76	n/a	n/a	216.81	279.44	323.24	353.46	373.18	422.60	437.58
77	n/a	n/a	236.95	305.72	354.34	386.75	408.21	461.44	476.42
78	n/a	n/a	260.61	336.38	389.37	424.86	447.63	504.50	519.48
79	n/a	n/a	286.01	370.11	428.36	466.47	490.99	551.30	565.81
80	n/a	n/a	314.48	406.89	470.84	512.01	538.29	602.78	616.35
81	n/a	n/a	345.58	447.63	517.71	562.39	589.98	658.94	671.58
82	n/a	n/a	379.31	492.75	569.40	617.58	646.93	720.24	731.48
83	n/a	n/a	401.20	521.22	600.93	649.54	678.45	752.07	762.36
84	n/a	n/a	424.41	551.44	634.22	683.27	711.31	785.30	794.19
85	n/a	n/a	448.51	582.98	669.69	719.19	745.90	820.40	827.41
86	n/a	n/a	474.35	616.70	706.93	756.42	782.26	856.90	862.05
87	n/a	n/a	501.51	652.62	745.90	795.84	820.80	894.81	898.08
88	n/a	n/a	529.98	690.28	787.52	837.01	860.67	934.58	935.99
89	n/a	n/a	560.20	730.14	831.32	880.81	902.71	976.24	975.31

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N340

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N340 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N340)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-2,000	2,001-Unlimited
18-52	0.226	0.170	0.148	0.131	0.118
53	0.214	0.162	0.142	0.126	0.114
54	0.203	0.155	0.136	0.122	0.110
55	0.193	0.148	0.131	0.117	0.107
56	0.182	0.141	0.125	0.113	0.103
57	0.173	0.135	0.120	0.109	0.100
58	0.167	0.131	0.117	0.107	0.098
59	0.161	0.127	0.115	0.104	0.097
60	0.155	0.123	0.112	0.102	0.095
61	0.149	0.120	0.109	0.100	0.094
62	0.144	0.116	0.107	0.098	0.092
63	0.140	0.114	0.105	0.097	0.091
64	0.136	0.112	0.103	0.095	0.090
65	0.132	0.110	0.102	0.094	0.088
66	0.128	0.108	0.100	0.092	0.087
67	0.124	0.106	0.098	0.091	0.086
68	0.121	0.104	0.096	0.090	0.085
69	0.118	0.102	0.095	0.089	0.084
70	0.115	0.100	0.093	0.087	0.084
71	0.112	0.098	0.092	0.086	0.083
72	0.109	0.096	0.090	0.085	0.082
73	0.104	0.092	0.087	0.082	0.079
74	0.099	0.088	0.083	0.079	0.076
75	0.095	0.085	0.080	0.076	0.073
76	0.090	0.081	0.077	0.074	0.071
77	0.086	0.078	0.074	0.071	0.068
78	0.083	0.076	0.072	0.070	0.067
79	0.081	0.074	0.071	0.068	0.066
80	0.079	0.072	0.069	0.067	0.065
81	0.076	0.071	0.068	0.065	0.064
82	0.074	0.069	0.066	0.064	0.063
83	0.071	0.067	0.064	0.063	0.062
84	0.069	0.064	0.062	0.061	0.060
85	0.067	0.062	0.060	0.060	0.059
86	0.064	0.060	0.059	0.058	0.057
87	0.062	0.058	0.057	0.057	0.056
88	0.060	0.056	0.055	0.056	0.055
89	0.058	0.054	0.054	0.054	0.053

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N340)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.335	0.320	0.250	0.185	0.190
35-39	0.370	0.350	0.265	0.195	0.175
40-44	0.410	0.375	0.280	0.200	0.175
45-49	0.450	0.400	0.290	0.210	0.170
50-54	0.450	0.400	0.300	0.210	0.165
55-59	0.450	0.400	0.300	0.215	0.160
60-64	0.450	0.400	0.300	0.215	0.155
65-69	0.450	0.390	0.290	0.210	0.150
70-74	0.450	0.380	0.280	0.200	0.140
75-79	0.450	0.380	0.255	0.170	0.110
80-84	0.450	0.380	0.225	0.140	0.110
85-89	0.450	0.380	0.225	0.140	0.110

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.430	0.420	0.330	0.250	0.200
35-39	0.430	0.410	0.330	0.250	0.200
40-44	0.430	0.410	0.330	0.250	0.200
45-49	0.430	0.400	0.330	0.250	0.190
50-54	0.430	0.400	0.320	0.245	0.185
55-59	0.430	0.400	0.320	0.240	0.180
60-64	0.430	0.400	0.320	0.235	0.175
65-69	0.430	0.400	0.310	0.230	0.170
70-74	0.430	0.390	0.300	0.220	0.160
75-79	0.430	0.380	0.280	0.190	0.135
80-84	0.430	0.370	0.260	0.160	0.135
85-89	0.430	0.360	0.260	0.160	0.135

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N340)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.058	0.053	0.042	0.030	0.022
35-39	0.062	0.057	0.045	0.033	0.024
40-44	0.068	0.062	0.049	0.036	0.026
45-49	0.076	0.069	0.054	0.039	0.029
50	0.080	0.073	0.057	0.041	0.030
51	0.082	0.074	0.058	0.042	0.031
52	0.083	0.075	0.059	0.043	0.031
53	0.085	0.076	0.060	0.044	0.032
54	0.086	0.078	0.061	0.044	0.032
55	0.088	0.079	0.062	0.045	0.033
56	0.090	0.081	0.063	0.045	0.033
57	0.092	0.082	0.064	0.046	0.034
58	0.094	0.083	0.065	0.047	0.034
59	0.095	0.085	0.066	0.048	0.035
60	0.097	0.086	0.067	0.048	0.035
61	0.099	0.088	0.068	0.049	0.036
62	0.101	0.089	0.069	0.050	0.036
63	0.102	0.090	0.070	0.050	0.036
64	0.103	0.091	0.070	0.050	0.036
65	0.105	0.092	0.071	0.051	0.037
66	0.106	0.093	0.071	0.051	0.037
67	0.107	0.094	0.072	0.051	0.037
68	0.108	0.095	0.072	0.051	0.037
69	0.109	0.096	0.073	0.051	0.037
70	0.110	0.096	0.073	0.052	0.036
71	0.111	0.097	0.074	0.052	0.036
72	0.112	0.098	0.074	0.052	0.036
73	0.113	0.099	0.074	0.051	0.035
74	0.114	0.099	0.074	0.051	0.034
75	0.116	0.100	0.074	0.050	0.034
76	0.117	0.100	0.074	0.050	0.033
77	0.118	0.101	0.074	0.049	0.032
78	0.119	0.101	0.073	0.047	0.030
79	0.119	0.101	0.072	0.046	0.029
80	0.120	0.102	0.072	0.044	0.027
81	0.120	0.102	0.071	0.042	0.025
82	0.121	0.102	0.070	0.041	0.024
83	0.121	0.101	0.068	0.038	0.021
84	0.120	0.100	0.065	0.035	0.019
85	0.120	0.099	0.063	0.033	0.017
86	0.119	0.098	0.061	0.030	0.015
87	0.119	0.097	0.059	0.028	0.013
88	0.119	0.096	0.057	0.026	0.011
89	0.118	0.095	0.055	0.024	0.010

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N340)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Issue Age	Inflation Options: No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.063	0.087	0.124	0.112	0.100
35-39	0.076	0.097	0.129	0.119	0.109
40-44	0.089	0.108	0.135	0.127	0.117
45-49	0.102	0.119	0.142	0.134	0.126
50	0.108	0.124	0.145	0.137	0.130
51	0.111	0.126	0.146	0.139	0.132
52	0.113	0.128	0.147	0.140	0.133
53	0.114	0.128	0.146	0.140	0.133
54	0.115	0.128	0.146	0.139	0.133
55	0.115	0.129	0.145	0.139	0.133
56	0.116	0.129	0.145	0.139	0.133
57	0.117	0.129	0.144	0.138	0.133
58	0.116	0.127	0.142	0.136	0.131
59	0.114	0.126	0.139	0.134	0.129
60	0.113	0.124	0.137	0.132	0.127
61	0.112	0.122	0.134	0.130	0.125
62	0.111	0.121	0.132	0.127	0.123
63	0.108	0.118	0.128	0.124	0.120
64	0.106	0.115	0.124	0.120	0.116
65	0.103	0.112	0.120	0.117	0.113
66	0.101	0.109	0.117	0.113	0.110
67	0.098	0.106	0.113	0.110	0.107
68	0.094	0.101	0.108	0.105	0.102
69	0.090	0.096	0.102	0.099	0.097
70	0.086	0.091	0.097	0.094	0.092
71	0.082	0.087	0.092	0.090	0.087
72	0.078	0.083	0.087	0.085	0.083
73	0.072	0.076	0.080	0.078	0.076
74	0.066	0.070	0.073	0.071	0.070
75	0.061	0.064	0.067	0.065	0.064
76	0.056	0.059	0.061	0.060	0.059
77	0.052	0.054	0.056	0.055	0.054
78	0.045	0.047	0.048	0.047	0.047
79	0.039	0.040	0.042	0.041	0.040
80	0.034	0.035	0.036	0.035	0.035
81	0.029	0.030	0.031	0.031	0.030
82	0.025	0.026	0.027	0.027	0.026
83	0.020	0.021	0.021	0.021	0.021
84	0.016	0.016	0.017	0.017	0.016
85	0.013	0.013	0.013	0.013	0.013
86	0.010	0.010	0.010	0.010	0.010
87	0.008	0.008	0.008	0.008	0.008
88	0.008	0.008	0.008	0.008	0.008
89	0.008	0.008	0.008	0.008	0.008

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R
(When attached to Base Policy GR-N340)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

Issue Age	Factor	Issue Age	Factor
18-34	0.671	68	0.506
35-39	0.708	69	0.498
40-44	0.746	70	0.490
45-49	0.756	71	0.482
50	0.705	72	0.474
51	0.688	73	0.457
52	0.672	74	0.441
53	0.658	75	0.425
54	0.645	76	0.409
55	0.631	77	0.393
56	0.618	78	0.381
57	0.605	79	0.368
58	0.598	80	0.356
59	0.590	81	0.344
60	0.583	82	0.332
61	0.575	83	0.321
62	0.568	84	0.311
63	0.557	85	0.301
64	0.546	86	0.290
65	0.535	87	0.280
66	0.525	88	0.270
67	0.514	89	0.260

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N340)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	2.160	2.940	3.710	3.450	3.170
35-39	2.130	2.780	3.330	3.140	2.930
40-44	2.050	2.580	2.960	2.820	2.670
45-49	1.920	2.390	2.780	2.560	2.400
50	1.896	2.305	2.640	2.444	2.272
51	1.888	2.277	2.594	2.407	2.230
52	1.880	2.250	2.550	2.370	2.190
53	1.818	2.173	2.453	2.282	2.110
54	1.758	2.098	2.359	2.197	2.034
55	1.700	2.027	2.270	2.115	1.960
56	1.644	1.957	2.183	2.036	1.889
57	1.590	1.890	2.100	1.960	1.820
58	1.530	1.817	2.015	1.882	1.746
59	1.471	1.746	1.934	1.807	1.676
60	1.416	1.678	1.856	1.735	1.608
61	1.362	1.613	1.782	1.666	1.542
62	1.310	1.550	1.710	1.600	1.480
63	1.248	1.455	1.606	1.498	1.395
64	1.190	1.366	1.509	1.402	1.314
65	1.134	1.282	1.417	1.312	1.239
66	1.081	1.204	1.331	1.229	1.167
67	1.030	1.130	1.250	1.150	1.100
68	0.948	1.057	1.154	1.075	1.035
69	0.872	0.989	1.066	1.004	0.973
70	0.803	0.925	0.985	0.939	0.915
71	0.739	0.866	0.910	0.877	0.861
72	0.680	0.810	0.840	0.820	0.810
73	0.623	0.726	0.751	0.734	0.726
74	0.571	0.652	0.672	0.656	0.652
75	0.524	0.584	0.600	0.587	0.584
76	0.480	0.524	0.537	0.525	0.524
77	0.440	0.470	0.480	0.470	0.470
78	0.396	0.424	0.434	0.424	0.424
79	0.357	0.382	0.392	0.382	0.382
80	0.321	0.344	0.355	0.344	0.344
81	0.289	0.311	0.321	0.311	0.311
82	0.260	0.280	0.290	0.280	0.280
83	0.223	0.244	0.251	0.244	0.240
84	0.191	0.212	0.217	0.212	0.206
85	0.163	0.185	0.187	0.185	0.177
86	0.140	0.161	0.162	0.161	0.152
87	0.120	0.140	0.140	0.140	0.130
88	0.103	0.122	0.121	0.122	0.112
89	0.088	0.106	0.105	0.106	0.096

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N340)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.850	1.280	1.700	1.560	1.400
35-39	0.840	1.190	1.490	1.380	1.270
40-44	0.790	1.070	1.280	1.210	1.130
45-49	0.720	0.970	1.190	1.070	0.980
50	0.714	0.940	1.123	1.015	0.919
51	0.712	0.930	1.101	0.997	0.899
52	0.710	0.920	1.080	0.980	0.880
53	0.684	0.886	1.037	0.941	0.845
54	0.659	0.852	0.995	0.904	0.812
55	0.635	0.820	0.955	0.868	0.780
56	0.612	0.790	0.917	0.833	0.749
57	0.590	0.760	0.880	0.800	0.720
58	0.551	0.715	0.831	0.753	0.675
59	0.515	0.673	0.784	0.708	0.632
60	0.481	0.633	0.740	0.666	0.592
61	0.450	0.595	0.699	0.627	0.555
62	0.420	0.560	0.660	0.590	0.520
63	0.395	0.515	0.609	0.543	0.480
64	0.372	0.474	0.561	0.500	0.444
65	0.350	0.437	0.517	0.460	0.410
66	0.329	0.402	0.477	0.424	0.379
67	0.310	0.370	0.440	0.390	0.350
68	0.272	0.342	0.396	0.357	0.325
69	0.238	0.316	0.357	0.326	0.301
70	0.208	0.292	0.321	0.299	0.279
71	0.183	0.270	0.289	0.273	0.259
72	0.160	0.250	0.260	0.250	0.240
73	0.146	0.216	0.226	0.216	0.209
74	0.133	0.186	0.197	0.186	0.182
75	0.121	0.161	0.172	0.161	0.158
76	0.110	0.139	0.149	0.139	0.138
77	0.100	0.120	0.130	0.120	0.120
78	0.090	0.108	0.118	0.111	0.108
79	0.082	0.097	0.107	0.102	0.097
80	0.074	0.087	0.097	0.094	0.087
81	0.066	0.078	0.088	0.087	0.078
82	0.060	0.070	0.080	0.080	0.070
83	0.055	0.065	0.076	0.073	0.065
84	0.051	0.061	0.071	0.066	0.061
85	0.047	0.057	0.067	0.060	0.057
86	0.043	0.053	0.064	0.055	0.053
87	0.040	0.050	0.060	0.050	0.050
88	0.037	0.047	0.057	0.046	0.047
89	0.034	0.044	0.053	0.041	0.044

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.00	$16.20	$18.60	$21.60	$24.00	$25.20	$27.00	$28.20	$32.40
35-39	16.20	18.00	20.40	24.00	27.00	28.20	30.60	31.80	36.60
40-44	18.00	20.40	23.40	28.20	31.80	33.60	36.00	37.80	43.80
45-49	21.60	24.60	28.80	34.80	39.60	42.00	45.60	48.00	55.20
50	24.00	27.60	32.40	39.60	45.00	48.00	51.60	54.60	62.40
51	24.60	28.80	34.20	41.40	46.80	49.80	54.00	57.00	65.40
52	25.80	30.00	35.40	43.20	49.20	52.20	56.40	59.40	67.80
53	27.00	31.80	37.80	46.20	52.20	55.80	60.00	63.00	72.60
54	28.80	34.20	40.20	49.20	55.80	59.40	64.80	67.80	77.40
55	30.60	36.00	43.20	52.80	60.00	63.60	69.00	72.60	82.80
56	32.40	38.40	46.20	56.40	64.20	68.40	73.80	77.40	88.80
57	34.80	40.80	49.20	60.00	68.40	73.20	79.20	82.80	94.80
58	37.20	44.40	52.80	64.80	73.80	79.20	85.20	89.40	102.00
59	39.60	47.40	57.00	70.20	79.80	85.20	91.80	96.60	109.80
60	42.60	51.00	61.80	75.60	86.40	91.80	99.60	104.40	118.80
61	46.20	55.20	66.60	81.60	93.00	99.60	107.40	112.80	127.80
62	49.20	58.80	71.40	88.20	100.20	107.40	115.80	121.80	137.40
63	53.40	64.20	78.00	96.60	109.80	117.60	126.60	132.60	150.00
64	58.20	70.20	85.20	105.60	120.00	128.40	138.60	145.20	163.80
65	63.00	76.20	93.00	115.20	131.40	140.40	151.20	159.00	178.80
66	68.40	82.80	101.40	126.00	143.40	153.60	165.60	174.00	195.60
67	74.40	90.60	110.40	137.40	157.20	168.00	181.20	190.20	213.60
68	82.20	99.60	122.40	152.40	174.00	186.60	201.00	211.20	236.40
69	90.00	109.80	135.00	168.60	193.20	207.00	222.60	234.00	261.60
70	99.60	121.20	149.40	187.20	214.20	229.80	247.20	259.80	289.80
71	109.20	133.80	165.60	207.00	237.60	255.00	274.20	288.00	321.00
72	120.60	147.60	183.00	229.80	263.40	283.20	304.20	319.80	355.80
73	132.00	162.00	201.00	252.00	289.20	311.40	334.20	351.00	388.80
74	144.00	177.60	220.20	277.20	318.00	342.00	366.60	384.60	425.40
75	157.80	194.40	241.80	304.20	349.20	375.60	402.60	422.40	465.00
76	172.80	213.00	265.20	334.20	384.00	412.80	442.20	463.20	508.20
77	189.60	233.40	291.00	367.20	421.80	453.60	485.40	508.20	555.60
78	205.80	254.40	317.40	401.40	460.20	495.00	528.60	552.00	601.79
79	223.80	277.20	346.20	438.00	502.20	539.40	576.00	600.00	652.19
80	243.00	301.80	378.00	478.20	548.40	588.60	626.99	652.19	706.79
81	264.00	328.20	412.20	522.60	598.20	641.99	682.79	708.59	766.19
82	287.40	357.60	450.00	570.60	653.39	700.19	743.99	769.79	829.79
83	309.00	385.80	486.00	616.79	704.99	753.59	798.59	823.79	886.79
84	333.00	415.80	525.00	666.59	761.39	811.19	857.99	881.39	947.99
85	358.20	448.80	567.00	721.19	821.39	872.99	920.99	943.19	1,013.39
86	385.80	483.60	612.59	779.39	886.79	940.19	988.79	1,009.79	1,082.99
87	415.20	522.00	661.79	842.99	957.59	1,011.59	1,061.99	1,079.99	1,157.39
88	447.00	562.80	714.59	911.39	1,033.19	1,088.99	1,140.59	1,156.19	1,236.59
89	481.20	607.19	772.19	985.79	1,115.39	1,172.39	1,224.59	1,237.19	1,321.79

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.11	$15.23	$17.49	$20.52	$22.80	$23.95	$25.65	$27.08	$31.10
35-39	15.23	16.92	19.18	22.80	25.65	26.79	29.07	30.52	35.14
40-44	16.92	19.18	21.99	26.79	30.21	31.92	34.20	36.28	42.04
45-49	20.30	23.13	27.08	33.07	37.63	39.91	43.32	46.08	53.00
50	22.56	25.94	30.46	37.63	42.75	45.60	49.03	52.42	59.90
51	23.13	27.08	32.15	39.33	44.47	47.31	51.31	54.72	62.78
52	24.25	28.20	33.27	41.04	46.75	49.59	53.59	57.02	65.08
53	25.39	29.89	35.53	43.89	49.59	53.01	57.00	60.48	69.70
54	27.08	32.15	37.79	46.75	53.01	56.43	61.56	65.08	74.30
55	28.77	33.84	40.60	50.16	57.00	60.42	65.55	69.70	79.48
56	30.46	36.10	43.43	53.59	60.99	64.98	70.11	74.30	85.24
57	32.72	38.36	46.24	57.00	64.98	69.54	75.24	79.48	91.00
58	34.96	41.74	49.64	61.56	70.11	75.24	80.94	85.82	97.92
59	37.22	44.55	53.59	66.69	75.81	80.94	87.21	92.74	105.40
60	40.05	47.95	58.09	71.82	82.08	87.21	94.62	100.22	114.04
61	43.43	51.88	62.61	77.52	88.35	94.62	102.03	108.28	122.68
62	46.24	55.28	67.11	83.79	95.19	102.03	110.01	116.92	131.90
63	50.19	60.35	73.32	91.77	104.31	111.72	120.27	127.30	144.00
64	54.71	65.99	80.08	100.32	114.00	121.98	131.67	139.40	157.24
65	59.22	71.63	87.42	109.44	124.83	133.38	143.64	152.64	171.64
66	64.30	77.84	95.31	119.70	136.23	145.92	157.32	167.04	187.78
67	69.94	85.17	103.78	130.53	149.34	159.60	172.14	182.59	205.06
68	77.27	93.62	115.06	144.78	165.30	177.27	190.95	202.75	226.94
69	84.60	103.21	126.90	160.17	183.54	196.65	211.47	224.64	251.14
70	93.62	113.92	140.43	177.84	203.49	218.31	234.84	249.40	278.20
71	102.64	125.77	155.66	196.65	225.72	242.25	260.49	276.48	308.16
72	113.37	138.74	172.02	218.31	250.23	269.04	288.99	307.00	341.56
73	124.08	152.28	188.94	239.40	274.74	295.83	317.48	336.96	373.24
74	135.36	166.94	206.99	263.34	302.10	324.90	348.27	369.22	408.38
75	148.33	182.74	227.29	288.99	331.74	356.82	382.47	405.50	446.40
76	162.44	200.22	249.28	317.48	364.80	392.16	420.08	444.67	487.87
77	178.22	219.39	273.54	348.84	400.71	430.92	461.12	487.87	533.37
78	193.45	239.14	298.35	381.32	437.19	470.24	502.16	529.92	577.72
79	210.37	260.56	325.43	416.10	477.08	512.43	547.20	576.00	626.11
80	228.42	283.69	355.32	454.28	520.98	559.16	595.64	626.11	678.52
81	248.16	308.51	387.47	496.47	568.28	609.90	648.66	680.25	735.55
82	270.15	336.14	423.00	542.07	620.72	665.19	706.79	739.00	796.60
83	290.46	362.65	456.84	585.96	669.75	715.91	758.67	790.84	851.32
84	313.02	390.85	493.50	633.27	723.32	770.63	815.10	846.13	910.07
85	336.71	421.87	532.98	685.14	780.32	829.35	874.95	905.47	972.85
86	362.65	454.58	575.84	740.43	842.46	893.19	939.35	969.40	1,039.67
87	390.28	490.68	622.09	800.84	909.71	961.02	1,008.90	1,036.79	1,111.09
88	420.18	529.03	671.72	865.83	981.54	1,034.54	1,083.56	1,109.95	1,187.13
89	452.32	570.76	725.86	936.50	1,059.62	1,113.78	1,163.36	1,187.71	1,268.91

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.05	$14.09	$16.18	$19.22	$21.36	$22.43	$24.03	$25.66	$29.49
35-39	14.09	15.67	17.75	21.36	24.03	25.10	27.23	28.94	33.31
40-44	15.67	17.75	20.36	25.10	28.30	29.90	32.04	34.40	39.86
45-49	18.80	21.40	25.06	30.97	35.25	37.39	40.58	43.68	50.24
50	20.88	24.01	28.19	35.25	40.05	42.72	45.93	49.69	56.78
51	21.40	25.06	29.75	36.85	41.65	44.32	48.07	51.87	59.51
52	22.45	26.11	30.80	38.44	43.79	46.46	50.19	54.05	61.70
53	23.49	27.67	32.89	41.12	46.46	49.66	53.40	57.33	66.06
54	25.06	29.75	34.97	43.79	49.66	52.87	57.68	61.70	70.43
55	26.62	31.32	37.58	47.00	53.40	56.61	61.41	66.06	75.35
56	28.19	33.40	40.19	50.19	57.14	60.87	65.68	70.43	80.80
57	30.27	35.50	42.81	53.40	60.87	65.15	70.48	75.35	86.27
58	32.37	38.63	45.94	57.68	65.68	70.48	75.83	81.35	92.82
59	34.45	41.24	49.59	62.48	71.02	75.83	81.70	87.90	99.92
60	37.06	44.37	53.77	67.29	76.90	81.70	88.65	95.01	108.11
61	40.19	48.02	57.94	72.62	82.77	88.65	95.58	102.64	116.30
62	42.81	51.15	62.12	78.50	89.18	95.58	103.06	110.84	125.03
63	46.46	55.85	67.86	85.97	97.72	104.66	112.67	120.66	136.50
64	50.63	61.07	74.13	93.98	106.80	114.27	123.35	132.13	149.06
65	54.81	66.29	80.91	102.52	116.94	124.95	134.56	144.69	162.71
66	59.51	72.03	88.22	112.14	127.62	136.70	147.38	158.34	177.99
67	64.72	78.82	96.04	122.29	139.91	149.52	161.27	173.08	194.38
68	71.51	86.65	106.48	135.63	154.86	166.07	178.89	192.19	215.13
69	78.30	95.53	117.45	150.05	171.95	184.23	198.11	212.94	238.06
70	86.65	105.45	129.98	166.60	190.63	204.52	220.00	236.42	263.71
71	95.01	116.41	144.08	184.23	211.46	226.95	244.03	262.08	292.11
72	104.92	128.41	159.21	204.52	234.42	252.04	270.74	291.02	323.78
73	114.84	140.94	174.87	224.28	257.39	277.14	297.43	319.40	353.80
74	125.28	154.52	191.57	246.71	283.02	304.38	326.27	349.98	387.11
75	137.29	169.12	210.37	270.74	310.79	334.28	358.31	384.38	423.15
76	150.34	185.31	230.73	297.43	341.76	367.39	393.55	421.51	462.45
77	164.95	203.06	253.17	326.80	375.40	403.70	432.01	462.45	505.59
78	179.05	221.32	276.14	357.25	409.58	440.55	470.45	502.32	547.63
79	194.70	241.17	301.19	389.82	446.95	480.06	512.64	546.00	593.49
80	211.41	262.57	328.86	425.59	488.07	523.85	558.03	593.49	643.18
81	229.68	285.53	358.61	465.11	532.39	571.38	607.69	644.82	697.24
82	250.03	311.11	391.50	507.82	581.53	623.18	662.15	700.51	755.11
83	268.83	335.65	422.82	548.95	627.44	670.70	710.74	749.66	806.98
84	289.71	361.74	456.75	593.26	677.65	721.96	763.62	802.06	862.67
85	311.63	390.45	493.28	641.86	731.04	776.96	819.68	858.31	922.18
86	335.65	420.73	532.96	693.66	789.24	836.77	880.03	918.91	985.52
87	361.22	454.14	575.77	750.27	852.25	900.32	945.18	982.79	1,053.22
88	388.88	489.63	621.69	811.14	919.54	969.20	1,015.13	1,052.13	1,125.30
89	418.64	528.26	671.81	877.36	992.70	1,043.42	1,089.89	1,125.84	1,202.83

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.45	$13.45	$15.44	$18.36	$20.40	$21.43	$22.95	$24.82	$28.52
35-39	13.45	14.95	16.93	20.40	22.95	23.97	26.01	27.98	32.20
40-44	14.95	16.93	19.42	23.97	27.03	28.56	30.60	33.26	38.54
45-49	17.92	20.42	23.90	29.59	33.67	35.71	38.76	42.24	48.58
50	19.92	22.91	26.89	33.67	38.25	40.80	43.87	48.04	54.92
51	20.42	23.90	28.39	35.19	39.79	42.33	45.91	50.16	57.56
52	21.41	24.91	29.38	36.72	41.83	44.37	47.95	52.28	59.66
53	22.41	26.39	31.37	39.27	44.37	47.43	51.00	55.44	63.88
54	23.90	28.39	33.37	41.83	47.43	50.49	55.08	59.66	68.12
55	25.40	29.88	35.86	44.88	51.00	54.07	58.65	63.88	72.86
56	26.89	31.88	38.35	47.95	54.57	58.14	62.73	68.12	78.14
57	28.89	33.86	40.83	51.00	58.14	62.22	67.32	72.86	83.42
58	30.87	36.85	43.82	55.08	62.73	67.32	72.42	78.68	89.76
59	32.87	39.34	47.31	59.67	67.83	72.42	78.03	85.00	96.62
60	35.36	42.33	51.29	64.26	73.44	78.03	84.66	91.88	104.54
61	38.35	45.82	55.28	69.36	79.05	84.66	91.29	99.26	112.46
62	40.83	48.81	59.26	74.97	85.17	91.29	98.43	107.18	120.92
63	44.32	53.29	64.74	82.11	93.33	99.96	107.61	116.68	132.00
64	48.31	58.26	70.71	89.76	102.00	109.14	117.81	127.78	144.14
65	52.29	63.25	77.19	97.92	111.69	119.34	128.52	139.92	157.34
66	56.77	68.73	84.16	107.10	121.89	130.56	140.76	153.12	172.12
67	61.76	75.20	91.64	116.79	133.62	142.80	154.02	167.38	187.96
68	68.22	82.67	101.60	129.54	147.90	158.61	170.85	185.86	208.03
69	74.70	91.13	112.05	143.31	164.22	175.95	189.21	205.92	230.20
70	82.67	100.59	124.00	159.12	182.07	195.33	210.12	228.62	255.02
71	90.63	111.05	137.44	175.95	201.96	216.75	233.07	253.44	282.48
72	100.10	122.51	151.89	195.33	223.89	240.72	258.57	281.42	313.10
73	109.56	134.46	166.83	214.20	245.82	264.69	284.07	308.88	342.14
74	119.52	147.40	182.77	235.62	270.30	290.70	311.60	338.44	374.35
75	130.97	161.36	200.69	258.57	296.82	319.26	342.20	371.71	409.20
76	143.42	176.79	220.11	284.07	326.40	350.88	375.87	407.61	447.21
77	157.36	193.72	241.53	312.12	358.52	385.56	412.59	447.21	488.92
78	170.81	211.15	263.44	341.19	391.16	420.75	449.31	485.76	529.58
79	185.75	230.07	287.34	372.30	426.87	458.48	489.60	528.00	573.93
80	201.69	250.49	313.74	406.47	466.14	500.31	532.95	573.93	621.98
81	219.12	272.41	342.13	444.20	508.47	545.70	580.38	623.56	674.25
82	238.54	296.80	373.50	485.00	555.39	595.16	632.39	677.42	730.22
83	256.47	320.21	403.38	524.28	599.24	640.55	678.80	724.94	780.38
84	276.39	345.11	435.75	566.60	647.19	689.51	729.30	775.63	834.23
85	297.30	372.50	470.60	613.02	698.19	742.04	782.84	830.01	891.79
86	320.21	401.39	508.46	662.48	753.78	799.16	840.47	888.61	953.03
87	344.62	433.26	549.29	716.55	813.95	859.86	902.70	950.39	1,018.51
88	371.00	467.12	593.11	774.68	878.22	925.64	969.50	1,017.45	1,088.19
89	399.39	503.97	640.93	837.92	948.08	996.54	1,040.90	1,088.73	1,163.17

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$11.55	$12.47	$14.32	$17.28	$19.20	$20.16	$21.60	$23.41	$26.89
35-39	12.47	13.87	15.71	19.20	21.60	22.56	24.48	26.39	30.38
40-44	13.87	15.71	18.02	22.56	25.44	26.88	28.80	31.37	36.35
45-49	16.64	18.94	22.18	27.84	31.68	33.60	36.48	39.84	45.82
50	18.48	21.25	24.95	31.68	36.00	38.40	41.28	45.32	51.80
51	18.94	22.18	26.33	33.12	37.44	39.84	43.20	47.31	54.28
52	19.87	23.11	27.26	34.56	39.36	41.76	45.12	49.30	56.27
53	20.79	24.49	29.11	36.96	41.76	44.64	48.00	52.29	60.26
54	22.18	26.33	30.95	39.36	44.64	47.52	51.84	56.27	64.24
55	23.56	27.72	33.26	42.24	48.00	50.88	55.20	60.26	68.73
56	24.95	29.56	35.57	45.12	51.36	54.72	59.04	64.24	73.70
57	26.79	31.42	37.89	48.00	54.72	58.56	63.36	68.73	78.69
58	28.65	34.19	40.66	51.84	59.04	63.36	68.16	74.20	84.66
59	30.49	36.50	43.89	56.16	63.84	68.16	73.44	80.18	91.13
60	32.80	39.27	47.59	60.48	69.12	73.44	79.68	86.65	98.61
61	35.57	42.50	51.28	65.28	74.40	79.68	85.92	93.62	106.07
62	37.89	45.27	54.98	70.56	80.16	85.92	92.64	101.09	114.04
63	41.12	49.43	60.06	77.28	87.84	94.08	101.28	110.06	124.50
64	44.81	54.05	65.61	84.48	96.00	102.72	110.88	120.51	135.95
65	48.51	58.67	71.61	92.16	105.12	112.32	120.96	131.97	148.41
66	52.67	63.75	78.08	100.80	114.72	122.88	132.48	144.42	162.35
67	57.28	69.76	85.00	109.92	125.76	134.40	144.96	157.86	177.28
68	63.29	76.69	94.24	121.92	139.20	149.28	160.80	175.30	196.21
69	69.30	84.54	103.95	134.88	154.56	165.60	178.08	194.22	217.12
70	76.69	93.33	115.04	149.76	171.36	183.84	197.76	215.63	240.53
71	84.09	103.02	127.52	165.60	190.08	204.00	219.36	239.04	266.43
72	92.86	113.65	140.91	183.84	210.72	226.56	243.36	265.43	295.31
73	101.64	124.74	154.77	201.60	231.36	249.12	267.36	291.32	322.70
74	110.88	136.76	169.55	221.76	254.40	273.60	293.28	319.22	353.08
75	121.50	149.68	186.18	243.36	279.36	300.48	322.08	350.59	385.95
76	133.06	164.01	204.21	267.36	307.20	330.24	353.76	384.45	421.81
77	146.00	179.71	224.07	293.76	337.44	362.88	388.32	421.81	461.15
78	158.46	195.88	244.39	321.12	368.16	396.00	422.88	458.16	499.49
79	172.33	213.45	266.57	350.40	401.76	431.52	460.80	498.00	541.33
80	187.11	232.38	291.06	382.56	438.72	470.88	501.60	541.33	586.64
81	203.28	252.71	317.39	418.08	478.56	513.60	546.24	588.14	635.94
82	221.30	275.35	346.50	456.48	522.72	560.16	595.20	638.93	688.73
83	237.93	297.06	374.22	493.44	564.00	602.87	638.87	683.74	736.04
84	256.41	320.17	404.24	533.28	609.11	648.95	686.39	731.56	786.83
85	275.81	345.58	436.59	576.96	657.11	698.39	736.79	782.85	841.12
86	297.06	372.37	471.69	623.51	709.43	752.15	791.03	838.13	898.88
87	319.70	401.94	509.58	674.39	766.07	809.27	849.59	896.39	960.64
88	344.19	433.35	550.24	729.11	826.55	871.19	912.47	959.64	1,026.37
89	370.52	467.54	594.58	788.63	892.31	937.91	979.67	1,026.86	1,097.09

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$13.03	$15.12	$16.80	$17.64	$18.91	$21.15	$24.31
35-39	n/a	n/a	14.28	16.80	18.91	19.75	21.43	23.85	27.45
40-44	n/a	n/a	16.39	19.75	22.27	23.52	25.20	28.35	32.85
45-49	n/a	n/a	20.16	24.36	27.72	29.40	31.92	36.00	41.40
50	n/a	n/a	22.68	27.72	31.51	33.60	36.12	40.95	46.80
51	n/a	n/a	23.95	28.99	32.76	34.87	37.80	42.75	49.05
52	n/a	n/a	24.79	30.24	34.44	36.55	39.48	44.55	50.85
53	n/a	n/a	26.47	32.35	36.55	39.07	42.00	47.25	54.45
54	n/a	n/a	28.15	34.44	39.07	41.59	45.36	50.85	58.05
55	n/a	n/a	30.24	36.96	42.00	44.52	48.31	54.45	62.10
56	n/a	n/a	32.35	39.48	44.95	47.88	51.67	58.05	66.60
57	n/a	n/a	34.44	42.00	47.88	51.24	55.44	62.10	71.10
58	n/a	n/a	36.96	45.36	51.67	55.44	59.64	67.05	76.50
59	n/a	n/a	39.91	49.15	55.86	59.64	64.26	72.45	82.35
60	n/a	n/a	43.27	52.92	60.48	64.26	69.72	78.30	89.10
61	n/a	n/a	46.63	57.12	65.10	69.72	75.18	84.60	95.85
62	n/a	n/a	49.99	61.74	70.14	75.18	81.06	91.35	103.05
63	n/a	n/a	54.60	67.62	76.86	82.32	88.62	99.45	112.50
64	n/a	n/a	59.64	73.92	84.00	89.88	97.02	108.90	122.85
65	n/a	n/a	65.10	80.64	91.98	98.28	105.84	119.25	134.10
66	n/a	n/a	70.98	88.20	100.38	107.52	115.92	130.50	146.70
67	n/a	n/a	77.28	96.18	110.04	117.60	126.84	142.65	160.20
68	n/a	n/a	85.68	106.68	121.80	130.62	140.70	158.40	177.30
69	n/a	n/a	94.50	118.02	135.24	144.90	155.82	175.50	196.20
70	n/a	n/a	104.58	131.04	149.94	160.86	173.04	194.85	217.35
71	n/a	n/a	115.92	144.90	166.32	178.50	191.94	216.00	240.75
72	n/a	n/a	128.10	160.86	184.38	198.24	212.94	239.85	266.85
73	n/a	n/a	140.70	176.40	202.44	217.98	233.94	263.25	291.60
74	n/a	n/a	154.14	194.04	222.60	239.40	256.62	288.44	319.04
75	n/a	n/a	169.26	212.94	244.44	262.92	281.82	316.80	348.75
76	n/a	n/a	185.64	233.94	268.80	288.96	309.54	347.40	381.15
77	n/a	n/a	203.70	257.04	295.26	317.52	339.78	381.15	416.70
78	n/a	n/a	222.18	280.98	322.14	346.50	370.02	414.00	451.35
79	n/a	n/a	242.34	306.60	351.54	377.58	403.20	450.00	489.15
80	n/a	n/a	264.60	334.74	383.88	412.02	438.90	489.15	530.10
81	n/a	n/a	288.54	365.82	418.74	449.40	477.96	531.44	574.64
82	n/a	n/a	315.00	399.42	457.38	490.14	520.80	577.35	622.35
83	n/a	n/a	340.20	431.76	493.50	527.52	559.02	617.84	665.10
84	n/a	n/a	367.50	466.62	532.98	567.84	600.59	661.04	710.99
85	n/a	n/a	396.90	504.84	574.98	611.10	644.70	707.39	760.04
86	n/a	n/a	428.82	545.58	620.75	658.14	692.15	757.35	812.24
87	n/a	n/a	463.26	590.10	670.31	708.11	743.39	809.99	868.04
88	n/a	n/a	500.22	637.98	723.23	762.30	798.42	867.15	927.44
89	n/a	n/a	540.54	690.06	780.78	820.67	857.22	927.90	991.34

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.40	$23.40	$27.00	$33.00	$37.20	$40.20	$43.80	$46.80	$55.20
35-39	23.40	27.00	32.40	39.60	45.60	48.60	53.40	57.00	67.20
40-44	28.20	33.00	39.60	49.20	57.00	61.20	66.60	71.40	83.40
45-49	34.80	41.40	50.40	63.00	73.20	78.60	86.40	91.80	107.40
50	39.60	47.40	57.60	72.60	84.00	90.60	99.00	105.00	122.40
51	41.40	49.80	60.60	76.20	88.20	94.80	103.80	110.40	127.80
52	43.20	51.60	63.60	79.80	92.40	99.60	108.60	115.20	133.80
53	45.60	55.20	67.80	84.60	98.40	105.60	115.80	123.00	142.20
54	48.60	58.80	72.00	90.60	104.40	112.80	123.00	130.80	151.20
55	51.60	62.40	76.80	96.60	111.60	120.60	131.40	139.20	160.80
56	54.60	66.60	81.60	102.60	118.80	128.40	139.80	148.20	171.00
57	58.20	70.80	87.00	109.20	126.60	136.80	148.80	157.80	181.80
58	61.80	75.60	93.00	117.00	135.60	146.40	159.00	169.20	194.40
59	66.00	80.40	99.60	125.40	145.20	156.60	170.40	180.60	207.00
60	70.80	85.80	106.20	134.40	155.40	167.40	182.40	193.20	220.80
61	75.60	91.80	114.00	143.40	166.20	179.40	195.00	206.40	235.80
62	80.40	98.40	121.80	153.60	177.60	192.00	208.20	220.80	252.00
63	86.40	105.60	131.40	165.60	192.00	207.00	225.00	238.20	271.20
64	93.00	114.00	141.60	178.80	207.00	223.80	242.40	257.40	292.20
65	99.60	122.40	152.40	193.20	223.20	241.80	261.60	277.80	314.40
66	107.40	132.00	164.40	208.20	241.20	261.00	282.60	299.40	338.40
67	115.20	142.20	177.00	225.00	260.40	281.40	304.80	322.80	364.80
68	125.40	154.20	192.60	244.80	283.80	307.20	332.40	352.20	397.20
69	135.60	167.40	210.00	267.00	309.60	335.40	363.00	384.00	432.00
70	147.00	182.40	228.60	291.00	337.80	366.00	396.00	419.40	470.40
71	159.60	198.00	249.00	317.40	368.40	399.00	431.40	457.20	512.40
72	173.40	215.40	270.60	346.20	402.00	435.60	471.00	498.60	557.40
73	187.20	232.80	292.80	375.00	435.00	471.60	509.40	538.80	600.00
74	202.20	251.40	316.80	405.60	470.40	510.60	550.80	581.40	645.59
75	218.40	271.80	343.20	439.20	509.40	552.60	595.20	628.19	694.79
76	235.80	293.40	370.80	475.20	551.40	597.60	643.79	677.99	747.59
77	255.00	317.40	401.40	514.80	597.00	646.79	695.99	732.59	803.99
78	276.60	345.00	437.40	561.60	650.39	704.39	756.59	793.79	868.79
79	300.00	375.00	476.40	611.99	709.19	766.79	821.99	860.99	938.99
80	325.80	408.00	519.00	667.79	772.79	835.19	893.39	932.99	1,015.19
81	353.40	443.40	565.20	727.79	842.39	908.99	971.39	1,011.59	1,096.79
82	384.00	482.40	615.59	793.79	917.99	989.99	1,055.99	1,096.79	1,185.59
83	403.20	507.60	648.59	835.79	964.79	1,037.39	1,103.39	1,141.79	1,231.79
84	423.60	534.00	682.79	880.19	1,013.99	1,086.59	1,152.59	1,188.59	1,280.39
85	445.20	561.60	718.79	926.99	1,065.59	1,138.19	1,204.19	1,237.19	1,330.19
86	468.00	591.00	757.19	976.19	1,120.19	1,192.79	1,258.19	1,287.59	1,382.39
87	492.00	621.59	796.79	1,028.39	1,177.19	1,249.79	1,314.59	1,340.39	1,436.39
88	516.60	653.99	839.39	1,082.99	1,237.19	1,309.19	1,373.99	1,394.99	1,492.79
89	543.00	688.19	883.79	1,140.59	1,300.19	1,371.59	1,435.19	1,451.99	1,550.99

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.18	$21.99	$25.39	$31.35	$35.35	$38.19	$41.61	$44.92	$53.00
35-39	21.99	25.39	30.46	37.63	43.32	46.17	50.73	54.72	64.52
40-44	26.51	31.03	37.22	46.75	54.15	58.14	63.27	68.54	80.06
45-49	32.72	38.91	47.38	59.85	69.54	74.67	82.08	88.12	103.10
50	37.22	44.55	54.14	68.97	79.80	86.07	94.05	100.80	117.50
51	38.91	46.81	56.97	72.39	83.79	90.06	98.61	105.98	122.68
52	40.60	48.50	59.78	75.81	87.78	94.62	103.17	110.60	128.44
53	42.86	51.88	63.73	80.37	93.48	100.32	110.01	118.08	136.52
54	45.69	55.28	67.68	86.07	99.18	107.16	116.85	125.56	145.16
55	48.50	58.66	72.20	91.77	106.02	114.57	124.83	133.64	154.36
56	51.33	62.61	76.70	97.47	112.86	121.98	132.81	142.28	164.16
57	54.71	66.56	81.78	103.74	120.27	129.96	141.36	151.48	174.52
58	58.09	71.06	87.42	111.15	128.82	139.08	151.05	162.44	186.62
59	62.04	75.58	93.62	119.13	137.94	148.77	161.88	173.38	198.72
60	66.56	80.65	99.83	127.68	147.63	159.03	173.28	185.47	211.96
61	71.06	86.29	107.16	136.23	157.89	170.43	185.25	198.14	226.36
62	75.58	92.50	114.49	145.92	168.72	182.40	197.79	211.96	241.92
63	81.22	99.26	123.51	157.32	182.40	196.65	213.75	228.67	260.35
64	87.42	107.16	133.10	169.86	196.65	212.61	230.28	247.10	280.51
65	93.62	115.06	143.26	183.54	212.04	229.71	248.52	266.68	301.82
66	100.95	124.08	154.54	197.79	229.14	247.95	268.47	287.42	324.86
67	108.28	133.67	166.38	213.75	247.38	267.33	289.56	309.88	350.20
68	117.87	144.95	181.05	232.56	269.61	291.84	315.78	338.11	381.31
69	127.46	157.35	197.40	253.65	294.12	318.63	344.84	368.64	414.72
70	138.18	171.46	214.89	276.44	320.91	347.70	376.20	402.62	451.58
71	150.02	186.12	234.06	301.52	349.98	379.04	409.83	438.91	491.90
72	162.99	202.47	254.37	328.88	381.90	413.82	447.44	478.65	535.10
73	175.96	218.83	275.23	356.24	413.24	448.02	483.92	517.24	576.00
74	190.07	236.31	297.79	385.32	446.88	485.07	523.26	558.14	619.77
75	205.30	255.49	322.60	417.24	483.92	524.96	565.44	603.07	667.00
76	221.65	275.79	348.55	451.44	523.83	567.72	611.60	650.87	717.69
77	239.70	298.35	377.31	489.06	567.15	614.46	661.19	703.29	771.83
78	260.01	324.30	411.15	533.52	617.87	669.18	718.76	762.04	834.04
79	282.00	352.50	447.81	581.40	673.74	728.46	780.90	826.55	901.43
80	306.25	383.52	487.86	634.40	734.15	793.43	848.72	895.67	974.59
81	332.19	416.79	531.28	691.40	800.27	863.55	922.83	971.13	1,052.91
82	360.96	453.45	578.66	754.11	872.10	940.50	1,003.19	1,052.91	1,138.17
83	379.00	477.14	609.68	794.00	916.55	985.52	1,048.22	1,096.11	1,182.51
84	398.18	501.96	641.83	836.19	963.30	1,032.26	1,094.96	1,141.05	1,229.17
85	418.48	527.90	675.67	880.64	1,012.31	1,081.28	1,143.98	1,187.71	1,276.99
86	439.92	555.54	711.76	927.38	1,064.18	1,133.15	1,195.28	1,236.09	1,327.09
87	462.48	584.30	748.99	976.98	1,118.34	1,187.30	1,248.86	1,286.77	1,378.93
88	485.60	614.75	789.03	1,028.84	1,175.34	1,243.74	1,305.29	1,339.19	1,433.07
89	510.42	646.90	830.76	1,083.56	1,235.18	1,303.01	1,363.43	1,393.91	1,488.95

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.75	$20.36	$23.49	$29.37	$33.11	$35.78	$38.98	$42.59	$50.24
35-39	20.36	23.49	28.19	35.25	40.58	43.25	47.53	51.87	61.16
40-44	24.53	28.71	34.45	43.79	50.73	54.47	59.27	64.97	75.89
45-49	30.27	36.02	43.84	56.07	65.15	69.95	76.90	83.54	97.73
50	34.45	41.24	50.12	64.61	74.76	80.63	88.11	95.55	111.38
51	36.02	43.33	52.72	67.82	78.50	84.37	92.38	100.46	116.30
52	37.58	44.89	55.33	71.02	82.23	88.65	96.65	104.84	121.76
53	39.68	48.02	58.98	75.29	87.58	93.98	103.06	111.93	129.40
54	42.28	51.15	62.64	80.63	92.91	100.40	109.47	119.03	137.60
55	44.89	54.28	66.82	85.97	99.33	107.33	116.94	126.68	146.32
56	47.50	57.94	71.00	91.31	105.73	114.27	124.42	134.86	155.61
57	50.63	61.59	75.69	97.19	112.67	121.76	132.44	143.60	165.43
58	53.77	65.77	80.91	104.13	120.69	130.30	141.51	153.97	176.90
59	57.42	69.95	86.65	111.61	129.23	139.37	151.66	164.34	188.37
60	61.59	74.65	92.39	119.62	138.30	148.98	162.34	175.81	200.92
61	65.77	79.86	99.18	127.62	147.92	159.66	173.55	187.82	214.58
62	69.95	85.60	105.97	136.70	158.06	170.88	185.30	200.92	229.32
63	75.16	91.88	114.32	147.38	170.88	184.23	200.25	216.76	246.79
64	80.91	99.18	123.20	159.13	184.23	199.18	215.74	234.23	265.90
65	86.65	106.48	132.59	171.95	198.64	215.20	232.82	252.79	286.10
66	93.44	114.84	143.03	185.30	214.67	232.29	251.51	272.45	307.94
67	100.22	123.71	153.99	200.25	231.75	250.45	271.27	293.75	331.96
68	109.10	134.15	167.56	217.87	252.58	273.40	295.83	320.50	361.45
69	117.97	145.64	182.70	237.63	275.54	298.50	323.07	349.44	393.12
70	127.89	158.68	198.88	258.99	300.64	325.74	352.44	381.65	428.06
71	138.85	172.26	216.63	282.49	327.87	355.11	383.94	416.05	466.28
72	150.86	187.39	235.42	308.11	357.78	387.68	419.19	453.73	507.22
73	162.86	202.54	254.74	333.75	387.15	419.72	453.37	490.31	546.00
74	175.91	218.71	275.62	360.98	418.65	454.43	490.21	529.06	587.49
75	190.00	236.46	298.58	390.88	453.37	491.81	529.72	571.65	632.26
76	205.14	255.26	322.59	422.92	490.74	531.86	572.97	616.98	680.31
77	221.85	276.14	349.22	458.17	531.32	575.65	619.43	666.66	731.63
78	240.64	300.15	380.54	499.82	578.85	626.91	673.37	722.35	790.60
79	261.00	326.24	414.47	544.68	631.18	682.45	731.58	783.51	854.48
80	283.45	354.96	451.52	594.33	687.79	743.32	795.12	849.03	923.83
81	307.46	385.75	491.72	647.73	749.73	809.00	864.54	920.55	998.08
82	334.08	419.68	535.57	706.48	817.02	881.10	939.83	998.08	1,078.89
83	350.78	441.61	564.28	743.85	858.67	923.28	982.02	1,039.03	1,120.93
84	368.53	464.58	594.03	783.38	902.46	967.06	1,025.81	1,081.62	1,165.16
85	387.32	488.59	625.35	825.03	948.37	1,012.99	1,071.73	1,125.84	1,210.47
86	407.16	514.16	658.76	868.81	996.97	1,061.59	1,119.79	1,171.70	1,257.97
87	428.04	540.79	693.21	915.27	1,047.70	1,112.31	1,169.98	1,219.76	1,307.12
88	449.44	568.98	730.27	963.86	1,101.10	1,165.18	1,222.86	1,269.44	1,358.43
89	472.40	598.73	768.90	1,015.13	1,157.17	1,220.72	1,277.31	1,321.31	1,411.40

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
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BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.93	$19.42	$22.41	$28.05	$31.63	$34.17	$37.23	$41.18	$48.58
35-39	19.42	22.41	26.89	33.67	38.76	41.31	45.39	50.16	59.14
40-44	23.41	27.39	32.87	41.83	48.45	52.03	56.61	62.84	73.40
45-49	28.89	34.36	41.84	53.55	62.22	66.81	73.44	80.78	94.52
50	32.87	39.34	47.80	61.71	71.40	77.01	84.15	92.40	107.72
51	34.36	41.33	50.30	64.77	74.97	80.58	88.23	97.16	112.46
52	35.86	42.83	52.79	67.83	78.54	84.66	92.31	101.38	117.74
53	37.84	45.82	56.27	71.91	83.64	89.76	98.43	108.24	125.14
54	40.34	48.81	59.76	77.01	88.74	95.88	104.55	115.10	133.06
55	42.83	51.80	63.74	82.11	94.86	102.51	111.69	122.50	141.50
56	45.32	55.28	67.72	87.21	100.98	109.14	118.83	130.42	150.48
57	48.31	58.77	72.21	92.82	107.61	116.28	126.48	138.86	159.98
58	51.29	62.75	77.19	99.45	115.26	124.44	135.15	148.90	171.07
59	54.78	66.73	82.67	106.59	123.42	133.11	144.84	158.92	182.16
60	58.77	71.21	88.14	114.24	132.09	142.29	155.04	170.02	194.30
61	62.75	76.19	94.62	121.89	141.27	152.49	165.75	181.63	207.50
62	66.73	81.68	101.09	130.56	150.96	163.20	176.97	194.30	221.76
63	71.72	87.64	109.06	140.76	163.20	175.95	191.25	209.62	238.66
64	77.19	94.62	117.52	151.98	175.95	190.23	206.04	226.51	257.14
65	82.67	101.60	126.49	164.22	189.72	205.53	222.36	244.46	276.67
66	89.14	109.56	136.45	176.97	205.02	221.85	240.21	263.47	297.79
67	95.62	118.02	146.91	191.25	221.34	239.19	259.08	284.06	321.02
68	104.08	127.98	159.86	208.08	241.23	261.12	282.54	309.94	349.54
69	112.55	138.94	174.30	226.95	263.16	285.08	308.55	337.92	380.16
70	122.01	151.40	189.74	247.35	287.12	311.10	336.60	369.07	413.95
71	132.47	164.34	206.67	269.79	313.14	339.15	366.68	402.33	450.91
72	143.92	178.78	224.59	294.27	341.70	370.26	400.35	438.76	490.51
73	155.38	193.22	243.02	318.75	369.75	400.86	432.99	474.14	528.00
74	167.82	208.66	262.94	344.76	399.84	434.00	468.18	511.63	568.12
75	181.27	225.59	284.86	373.32	432.99	469.71	505.92	552.81	611.42
76	195.71	243.52	307.76	403.92	468.68	507.96	547.23	596.64	657.88
77	211.65	263.44	333.16	437.58	507.44	549.78	591.60	644.68	707.51
78	229.58	286.35	363.04	477.36	552.84	598.74	643.11	698.54	764.54
79	249.00	311.24	395.41	520.20	602.82	651.78	698.70	757.67	826.31
80	270.41	338.64	430.76	567.63	656.87	709.91	759.39	821.03	893.37
81	293.32	368.02	469.11	618.63	716.03	772.64	825.68	890.20	965.17
82	318.72	400.39	510.94	674.72	780.30	841.50	897.59	965.17	1,043.31
83	334.66	421.31	538.34	710.43	820.07	881.79	937.88	1,004.77	1,083.97
84	351.59	443.22	566.72	748.16	861.90	923.60	979.70	1,045.95	1,126.75
85	369.51	466.12	596.60	787.95	905.75	967.46	1,023.56	1,088.73	1,170.57
86	388.44	490.52	628.47	829.76	952.16	1,013.87	1,069.46	1,133.07	1,216.51
87	408.36	515.92	661.34	874.14	1,000.62	1,062.32	1,117.40	1,179.55	1,264.03
88	428.78	542.82	696.69	920.55	1,051.62	1,112.82	1,167.90	1,227.59	1,313.65
89	450.68	571.21	733.54	969.50	1,105.16	1,165.86	1,219.91	1,277.75	1,364.87

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.71	$18.02	$20.79	$26.40	$29.76	$32.16	$35.04	$38.85	$45.82
35-39	18.02	20.79	24.95	31.68	36.48	38.88	42.72	47.31	55.78
40-44	21.71	25.41	30.49	39.36	45.60	48.96	53.28	59.26	69.22
45-49	26.79	31.88	38.80	50.40	58.56	62.88	69.12	76.19	89.14
50	30.49	36.50	44.36	58.08	67.20	72.48	79.20	87.15	101.60
51	31.88	38.35	46.66	60.96	70.56	75.84	83.04	91.64	106.07
52	33.26	39.73	48.97	63.84	73.92	79.68	86.88	95.62	111.05
53	35.12	42.50	52.21	67.68	78.72	84.48	92.64	102.09	118.02
54	37.42	45.27	55.44	72.48	83.52	90.24	98.40	108.57	125.50
55	39.73	48.04	59.14	77.28	89.28	96.48	105.12	115.54	133.46
56	42.04	51.28	62.84	82.08	95.04	102.72	111.84	123.01	141.93
57	44.81	54.51	66.99	87.36	101.28	109.44	119.04	130.97	150.89
58	47.59	58.21	71.61	93.60	108.48	117.12	127.20	140.43	161.36
59	50.83	61.91	76.69	100.32	116.16	125.28	136.32	149.90	171.81
60	54.51	66.06	81.77	107.52	124.32	133.92	145.92	160.35	183.26
61	58.21	70.69	87.78	114.72	132.96	143.52	156.00	171.31	195.71
62	61.91	75.76	93.78	122.88	142.08	153.60	166.56	183.26	209.16
63	66.52	81.32	101.18	132.48	153.60	165.60	180.00	197.70	225.10
64	71.61	87.78	109.04	143.04	165.60	179.04	193.92	213.64	242.53
65	76.69	94.24	117.35	154.56	178.56	193.44	209.28	230.57	260.95
66	82.70	101.64	126.59	166.56	192.96	208.80	226.08	248.50	280.87
67	88.70	109.49	136.29	180.00	208.32	225.12	243.84	267.93	302.78
68	96.56	118.73	148.30	195.84	227.04	245.76	265.92	292.33	329.67
69	104.41	128.90	161.70	213.60	247.68	268.32	290.40	318.72	358.56
70	113.19	140.44	176.02	232.80	270.24	292.80	316.80	348.10	390.43
71	122.89	152.46	191.73	253.92	294.72	319.20	345.12	379.47	425.29
72	133.52	165.86	208.36	276.96	321.60	348.48	376.80	413.83	462.64
73	144.14	179.26	225.46	300.00	348.00	377.28	407.52	447.20	498.00
74	155.69	193.58	243.94	324.48	376.32	408.48	440.64	482.56	535.84
75	168.16	209.29	264.26	351.36	407.52	442.08	476.16	521.41	576.68
76	181.57	225.91	285.51	380.16	441.12	478.08	515.04	562.74	620.50
77	196.35	244.39	309.07	411.84	477.60	517.44	556.80	608.06	667.31
78	212.98	265.65	336.79	449.28	520.32	563.52	605.27	658.85	721.10
79	231.00	288.75	366.83	489.60	567.36	613.43	657.59	714.63	779.36
80	250.86	314.16	399.63	534.24	618.23	668.15	714.71	774.39	842.61
81	272.11	341.42	435.20	582.24	673.91	727.19	777.11	839.62	910.33
82	295.68	371.44	474.01	635.03	734.39	791.99	844.79	910.33	984.04
83	310.46	390.85	499.41	668.63	771.83	829.91	882.71	947.69	1,022.38
84	326.17	411.18	525.75	704.15	811.19	869.27	922.07	986.53	1,062.72
85	342.80	432.43	553.47	741.59	852.47	910.55	963.35	1,026.86	1,104.06
86	360.36	455.07	583.04	780.95	896.15	954.23	1,006.55	1,068.70	1,147.39
87	378.84	478.63	613.53	822.71	941.75	999.83	1,051.67	1,112.52	1,192.20
88	397.77	503.58	646.34	866.39	989.75	1,047.35	1,099.19	1,157.84	1,239.01
89	418.11	529.90	680.53	912.47	1,040.15	1,097.27	1,148.15	1,205.15	1,287.32

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$18.91	$23.11	$26.04	$28.15	$30.67	$35.11	$41.40
35-39	n/a	n/a	22.68	27.72	31.92	34.03	37.39	42.75	50.40
40-44	n/a	n/a	27.72	34.44	39.91	42.84	46.63	53.55	62.55
45-49	n/a	n/a	35.28	44.11	51.24	55.02	60.48	68.85	80.55
50	n/a	n/a	40.32	50.83	58.80	63.42	69.30	78.75	91.80
51	n/a	n/a	42.43	53.35	61.74	66.36	72.66	82.80	95.85
52	n/a	n/a	44.52	55.86	64.68	69.72	76.02	86.40	100.35
53	n/a	n/a	47.47	59.22	68.88	73.92	81.06	92.25	106.65
54	n/a	n/a	50.40	63.42	73.08	78.96	86.10	98.10	113.40
55	n/a	n/a	53.76	67.62	78.12	84.42	91.98	104.40	120.60
56	n/a	n/a	57.12	71.82	83.16	89.88	97.86	111.15	128.25
57	n/a	n/a	60.90	76.44	88.62	95.76	104.16	118.35	136.35
58	n/a	n/a	65.10	81.90	94.92	102.48	111.30	126.90	145.80
59	n/a	n/a	69.72	87.78	101.64	109.62	119.28	135.45	155.25
60	n/a	n/a	74.34	94.08	108.78	117.18	127.68	144.90	165.60
61	n/a	n/a	79.80	100.38	116.34	125.58	136.50	154.80	176.85
62	n/a	n/a	85.26	107.52	124.32	134.40	145.74	165.60	189.00
63	n/a	n/a	91.98	115.92	134.40	144.90	157.50	178.65	203.40
64	n/a	n/a	99.12	125.16	144.90	156.66	169.68	193.05	219.15
65	n/a	n/a	106.68	135.24	156.24	169.26	183.12	208.35	235.80
66	n/a	n/a	115.08	145.74	168.84	182.70	197.82	224.55	253.80
67	n/a	n/a	123.90	157.50	182.28	196.98	213.36	242.10	273.60
68	n/a	n/a	134.82	171.36	198.66	215.04	232.68	264.15	297.90
69	n/a	n/a	147.00	186.90	216.72	234.78	254.10	288.00	324.00
70	n/a	n/a	160.02	203.70	236.46	256.20	277.20	314.55	352.80
71	n/a	n/a	174.30	222.18	257.88	279.30	301.98	342.90	384.30
72	n/a	n/a	189.42	242.34	281.40	304.92	329.70	373.95	418.04
73	n/a	n/a	204.96	262.50	304.50	330.12	356.58	404.10	450.00
74	n/a	n/a	221.76	283.92	329.28	357.42	385.56	436.04	484.20
75	n/a	n/a	240.24	307.44	356.58	386.82	416.64	471.15	521.10
76	n/a	n/a	259.56	332.64	385.98	418.32	450.66	508.50	560.70
77	n/a	n/a	280.98	360.36	417.90	452.76	487.20	549.44	602.99
78	n/a	n/a	306.18	393.12	455.28	493.08	529.62	595.35	651.59
79	n/a	n/a	333.48	428.40	496.44	536.76	575.40	645.75	704.24
80	n/a	n/a	363.30	467.46	540.96	584.64	625.38	699.75	761.39
81	n/a	n/a	395.64	509.46	589.68	636.30	679.98	758.70	822.59
82	n/a	n/a	430.92	555.66	642.59	692.99	739.19	822.59	889.19
83	n/a	n/a	454.02	585.06	675.35	726.18	772.38	856.35	923.84
84	n/a	n/a	477.96	616.14	709.79	760.62	806.82	891.44	960.30
85	n/a	n/a	503.16	648.90	745.91	796.74	842.94	927.90	997.64
86	n/a	n/a	530.04	683.34	784.14	834.95	880.74	965.70	1,036.79
87	n/a	n/a	557.76	719.87	824.03	874.86	920.22	1,005.30	1,077.30
88	n/a	n/a	587.58	758.10	866.03	916.43	961.79	1,046.24	1,119.59
89	n/a	n/a	618.66	798.42	910.14	960.11	1,004.63	1,088.99	1,163.24

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.20	$29.40	$35.40	$43.80	$50.40	$54.00	$59.40	$63.60	$75.60
35-39	31.20	37.20	45.00	55.80	64.80	70.20	76.80	82.20	96.60
40-44	39.60	47.40	57.60	72.00	83.40	90.00	99.00	105.60	123.00
45-49	49.20	59.40	72.60	91.20	106.20	114.60	124.80	133.20	154.20
50	55.20	66.60	81.60	103.20	119.40	129.00	140.40	149.40	172.80
51	57.00	69.00	85.20	107.40	124.20	134.40	146.40	155.40	179.40
52	59.40	72.00	88.80	111.60	129.60	139.80	151.80	161.40	186.00
53	62.40	75.60	93.00	117.60	136.20	147.00	160.20	169.80	195.60
54	65.40	79.80	98.40	123.60	143.40	154.80	168.60	178.80	205.80
55	69.00	83.40	103.20	130.20	151.20	163.20	177.60	188.40	216.00
56	72.00	88.20	108.60	137.40	159.00	171.60	186.60	198.00	227.40
57	76.20	92.40	114.60	144.60	167.40	180.60	196.20	208.80	238.80
58	79.80	97.80	121.20	153.00	177.00	190.80	207.60	220.20	252.00
59	84.60	103.20	127.80	161.40	186.60	201.60	219.00	232.20	265.20
60	88.80	108.60	135.00	170.40	197.40	213.00	231.00	245.40	279.60
61	93.60	114.60	142.20	180.00	208.20	225.00	244.20	259.20	294.60
62	99.00	121.20	150.60	190.20	220.20	237.60	258.00	273.60	310.80
63	105.00	128.40	160.20	202.80	234.60	253.20	274.80	291.00	330.60
64	111.60	136.80	170.40	216.00	250.20	270.00	292.80	310.20	351.00
65	118.20	145.20	181.20	230.40	266.40	288.00	312.00	330.60	373.80
66	125.40	154.80	193.20	245.40	283.80	306.60	331.80	352.20	397.20
67	133.20	164.40	205.80	261.00	302.40	327.00	354.00	375.00	422.40
68	143.40	177.00	221.40	281.40	325.80	352.80	381.60	404.40	454.80
69	153.60	190.20	238.20	303.60	351.60	380.40	411.60	436.20	490.20
70	165.00	204.00	256.20	327.00	379.20	411.00	444.00	470.40	527.40
71	177.00	219.60	276.00	352.80	408.60	443.40	478.80	507.00	568.20
72	190.20	235.80	297.00	379.80	441.00	478.20	516.60	547.20	611.99
73	203.40	253.20	319.20	408.00	473.40	513.60	554.40	586.20	653.39
74	218.40	271.20	342.60	438.60	508.80	551.40	594.60	628.19	697.79
75	234.00	291.00	367.80	471.00	546.60	592.20	637.79	673.19	745.19
76	250.80	312.60	394.80	505.80	586.80	635.99	684.59	721.79	795.59
77	268.80	334.80	424.20	543.60	630.59	683.39	734.39	773.39	849.59
78	290.40	362.40	459.00	589.20	682.79	739.19	793.79	833.39	913.19
79	313.20	391.80	497.40	638.99	739.79	800.39	857.99	898.19	980.99
80	337.80	423.00	538.20	692.39	801.59	866.39	926.99	968.39	1,054.19
81	364.80	457.80	583.20	750.59	868.79	937.79	1,001.99	1,043.99	1,132.19
82	393.60	494.40	631.19	813.59	941.39	1,014.59	1,082.39	1,124.99	1,216.79
83	412.20	518.40	661.79	853.19	985.19	1,058.99	1,126.79	1,166.39	1,259.39
84	430.80	543.00	694.19	895.19	1,031.39	1,105.19	1,172.39	1,209.59	1,303.19
85	451.20	568.80	727.79	938.99	1,079.39	1,153.19	1,220.39	1,253.99	1,348.79
86	472.20	595.80	763.19	984.59	1,129.79	1,202.99	1,270.19	1,299.59	1,396.19
87	493.80	624.59	800.39	1,032.59	1,182.59	1,255.79	1,321.79	1,347.59	1,444.79
88	517.20	654.59	839.39	1,083.59	1,237.79	1,310.39	1,375.19	1,396.79	1,495.19
89	543.00	688.19	883.79	1,140.59	1,300.19	1,371.59	1,435.19	1,451.99	1,550.99

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
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0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.68	$27.63	$33.27	$41.61	$47.88	$51.31	$56.43	$61.06	$72.58
35-39	29.32	34.96	42.31	53.01	61.56	66.69	72.96	78.92	92.74
40-44	37.22	44.55	54.14	68.40	79.23	85.50	94.05	101.38	118.08
45-49	46.24	55.83	68.25	86.64	100.89	108.87	118.56	127.88	148.04
50	51.88	62.61	76.70	98.04	113.43	122.55	133.38	143.42	165.88
51	53.59	64.86	80.08	102.03	117.99	127.68	139.08	149.18	172.22
52	55.83	67.68	83.48	106.02	123.12	132.81	144.21	154.94	178.56
53	58.66	71.06	87.42	111.72	129.39	139.65	152.19	163.00	187.78
54	61.47	75.01	92.50	117.42	136.23	147.06	160.17	171.64	197.56
55	64.86	78.39	97.00	123.69	143.64	155.04	168.72	180.86	207.36
56	67.68	82.91	102.09	130.53	151.05	163.02	177.27	190.08	218.30
57	71.63	86.86	107.73	137.37	159.03	171.57	186.39	200.44	229.24
58	75.01	91.93	113.92	145.35	168.15	181.26	197.22	211.39	241.92
59	79.53	97.00	120.13	153.33	177.27	191.52	208.05	222.91	254.59
60	83.48	102.09	126.90	161.88	187.53	202.35	219.45	235.58	268.42
61	87.98	107.73	133.67	171.00	197.79	213.75	231.99	248.83	282.82
62	93.06	113.92	141.57	180.69	209.19	225.72	245.10	262.66	298.36
63	98.70	120.70	150.59	192.66	222.87	240.54	261.06	279.36	317.38
64	104.90	128.60	160.18	205.20	237.69	256.50	278.16	297.79	336.96
65	111.11	136.48	170.32	218.88	253.08	273.60	296.40	317.38	358.84
66	117.87	145.52	181.60	233.13	269.61	291.27	315.20	338.11	381.31
67	125.20	154.54	193.45	247.95	287.28	310.64	336.30	360.00	405.50
68	134.79	166.38	208.11	267.33	309.51	335.16	362.52	388.22	436.60
69	144.38	178.79	223.91	288.42	334.02	361.38	391.02	418.75	470.59
70	155.10	191.76	240.83	310.64	360.24	390.44	421.80	451.58	506.30
71	166.38	206.42	259.44	335.16	388.16	421.23	454.86	486.72	545.47
72	178.79	221.65	279.18	360.80	418.95	454.28	490.76	525.31	587.52
73	191.19	238.00	300.04	387.60	449.72	487.92	526.68	562.75	627.26
74	205.30	254.92	322.04	416.67	483.36	523.83	564.87	603.07	669.88
75	219.96	273.54	345.73	447.44	519.27	562.59	605.91	646.27	715.39
76	235.75	293.84	371.11	480.51	557.46	604.19	650.36	692.92	763.77
77	252.67	314.71	398.75	516.42	599.07	649.23	697.67	742.46	815.61
78	272.98	340.66	431.46	559.74	648.66	702.23	754.11	800.06	876.67
79	294.40	368.29	467.55	607.04	702.80	760.38	815.10	862.27	941.75
80	317.53	397.62	505.90	657.78	761.51	823.07	880.64	929.65	1,012.03
81	342.91	430.33	548.20	713.07	825.35	890.91	951.90	1,002.23	1,086.91
82	369.98	464.73	593.32	772.91	894.32	963.86	1,028.27	1,079.99	1,168.11
83	387.47	487.29	622.09	810.54	935.94	1,006.04	1,070.46	1,119.73	1,209.01
84	404.95	510.42	652.54	850.43	979.82	1,049.94	1,113.78	1,161.21	1,251.07
85	424.12	534.67	684.13	892.04	1,025.42	1,095.54	1,159.38	1,203.83	1,294.83
86	443.87	560.05	717.40	935.36	1,073.30	1,142.84	1,206.68	1,247.61	1,340.35
87	464.17	587.12	752.37	980.96	1,123.46	1,193.00	1,255.70	1,293.69	1,386.99
88	486.16	615.32	789.03	1,029.42	1,175.90	1,244.87	1,306.43	1,340.91	1,435.38
89	510.42	646.90	830.76	1,083.56	1,235.18	1,303.01	1,363.43	1,393.91	1,488.95

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.93	$25.58	$30.80	$38.98	$44.86	$48.07	$52.87	$57.87	$68.79
35-39	27.14	32.37	39.15	49.66	57.68	62.48	68.36	74.80	87.90
40-44	34.45	41.24	50.12	64.08	74.22	80.10	88.11	96.10	111.93
45-49	42.81	51.68	63.16	81.16	94.52	101.99	111.08	121.21	140.32
50	48.02	57.94	71.00	91.84	106.26	114.81	124.95	135.95	157.24
51	49.59	60.03	74.13	95.58	110.54	119.62	130.30	141.41	163.25
52	51.68	62.64	77.26	99.33	115.34	124.42	135.10	146.87	169.26
53	54.28	65.77	80.91	104.66	121.22	130.83	142.58	154.52	177.99
54	56.90	69.42	85.60	110.01	127.62	137.77	150.05	162.71	187.27
55	60.03	72.56	89.78	115.88	134.56	145.24	158.06	171.45	196.56
56	62.64	76.73	94.48	122.29	141.51	152.73	166.07	180.18	206.93
57	66.29	80.39	99.70	128.69	148.98	160.73	174.62	190.00	217.31
58	69.42	85.09	105.45	136.17	157.53	169.81	184.77	200.38	229.32
59	73.60	89.78	111.18	143.65	166.07	179.42	194.91	211.30	241.33
60	77.26	94.48	117.45	151.66	175.69	189.57	205.59	223.31	254.43
61	81.44	99.70	123.71	160.20	185.30	200.25	217.34	235.87	268.09
62	86.13	105.45	131.02	169.27	195.98	211.46	229.62	248.98	282.83
63	91.35	111.71	139.37	180.49	208.79	225.35	244.57	264.81	300.85
64	97.09	119.02	148.24	192.24	222.67	240.30	260.59	282.28	319.40
65	102.83	126.33	157.65	205.06	237.10	256.32	277.68	300.85	340.15
66	109.10	134.67	168.09	218.41	252.58	272.87	295.30	320.50	361.45
67	115.89	143.03	179.05	232.29	269.14	291.03	315.06	341.24	384.38
68	124.76	153.99	192.62	250.45	289.96	313.99	339.62	368.00	413.87
69	133.64	165.47	207.23	270.21	312.92	338.55	366.32	396.93	446.08
70	143.55	177.48	222.89	291.03	337.48	365.79	395.16	428.06	479.93
71	153.99	191.05	240.12	313.99	363.65	394.62	426.13	461.36	517.05
72	165.47	205.14	258.39	338.02	392.48	425.59	459.77	497.95	556.92
73	176.95	220.29	277.70	363.12	421.33	457.10	493.41	533.44	594.58
74	190.00	235.94	298.06	390.35	452.83	490.74	529.18	571.65	634.99
75	203.58	253.17	319.98	419.19	486.47	527.06	567.64	612.61	678.13
76	218.19	271.96	343.47	450.16	522.25	566.04	609.29	656.83	723.99
77	233.86	291.27	369.05	483.80	561.22	608.22	653.61	703.78	773.13
78	252.64	315.28	399.32	524.38	607.69	657.88	706.48	758.38	831.00
79	272.49	340.86	432.74	568.71	658.41	712.35	763.62	817.36	892.71
80	293.89	368.00	468.23	616.23	713.42	771.09	825.03	881.24	959.32
81	317.38	398.29	507.38	668.02	773.23	834.64	891.78	950.03	1,030.29
82	342.43	430.12	549.14	724.10	837.84	902.98	963.33	1,023.74	1,107.27
83	358.61	451.00	575.77	759.34	876.82	942.50	1,002.84	1,061.41	1,146.04
84	374.79	472.40	603.94	796.72	917.94	983.62	1,043.42	1,100.73	1,185.91
85	392.54	494.85	633.18	835.71	960.66	1,026.34	1,086.14	1,141.14	1,227.39
86	410.81	518.34	663.98	876.29	1,005.52	1,070.66	1,130.47	1,182.62	1,270.53
87	429.61	543.40	696.34	919.01	1,052.50	1,117.65	1,176.39	1,226.30	1,314.75
88	449.96	569.49	730.27	964.40	1,101.63	1,166.25	1,223.91	1,271.07	1,360.63
89	472.40	598.73	768.90	1,015.13	1,157.17	1,220.72	1,277.31	1,321.31	1,411.40

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.91	$24.40	$29.38	$37.23	$42.84	$45.91	$50.49	$55.96	$66.52
35-39	25.90	30.87	37.35	47.43	55.08	59.67	65.28	72.34	85.00
40-44	32.87	39.34	47.80	61.20	70.89	76.50	84.15	92.92	108.24
45-49	40.83	49.30	60.26	77.52	90.27	97.41	106.08	117.22	135.70
50	45.82	55.28	67.72	87.72	101.49	109.65	119.34	131.48	152.06
51	47.31	57.27	70.71	91.29	105.57	114.24	124.44	136.76	157.88
52	49.30	59.76	73.70	94.86	110.16	118.83	129.03	142.04	163.68
53	51.80	62.75	77.19	99.96	115.77	124.95	136.17	149.42	172.12
54	54.28	66.23	81.68	105.06	121.89	131.58	143.31	157.34	181.10
55	57.27	69.22	85.66	110.67	128.52	138.72	150.96	165.79	190.08
56	59.76	73.21	90.14	116.79	135.15	145.86	158.61	174.24	200.11
57	63.25	76.69	95.12	122.91	142.29	153.51	166.77	183.74	210.14
58	66.23	81.17	100.59	130.05	150.45	162.18	176.46	193.78	221.76
59	70.22	85.66	106.07	137.19	158.61	171.36	186.15	204.34	233.38
60	73.70	90.14	112.05	144.84	167.79	181.05	196.35	215.95	246.04
61	77.68	95.12	118.02	153.00	176.97	191.25	207.57	228.10	259.24
62	82.17	100.59	125.00	161.67	187.17	201.96	219.30	240.76	273.50
63	87.15	106.57	132.97	172.38	199.41	215.22	233.58	256.08	290.92
64	92.63	113.54	141.44	183.60	212.67	229.50	248.88	272.98	308.88
65	98.10	120.51	150.39	195.84	226.44	244.80	265.20	290.92	328.94
66	104.08	128.49	160.35	208.59	241.23	260.61	282.03	309.94	349.54
67	110.55	136.45	170.81	221.85	257.04	277.95	300.90	330.00	371.71
68	119.02	146.91	183.76	239.19	276.92	299.88	324.36	355.87	400.22
69	127.48	157.86	197.70	258.06	298.86	323.34	349.86	383.85	431.37
70	136.95	169.32	212.65	277.95	322.32	349.35	377.40	413.95	464.11
71	146.91	182.27	229.08	299.88	347.31	376.88	406.98	446.16	500.01
72	157.86	195.71	246.51	322.83	374.84	406.47	439.11	481.53	538.56
73	168.82	210.15	264.94	346.80	402.39	436.56	471.24	515.85	574.99
74	181.27	225.10	284.35	372.80	432.48	468.68	505.40	552.81	614.06
75	194.22	241.53	305.27	400.35	464.60	503.36	542.12	592.41	655.77
76	208.17	259.46	327.68	429.92	498.78	540.60	581.91	635.18	700.12
77	223.10	277.88	352.09	462.06	536.00	580.88	624.23	680.59	747.64
78	241.03	300.79	380.96	500.82	580.38	628.31	674.72	733.39	803.61
79	259.95	325.19	412.84	543.15	628.83	680.34	729.30	790.41	863.27
80	280.37	351.08	446.70	588.54	681.35	736.43	787.95	852.19	927.69
81	302.78	379.97	484.05	638.00	738.47	797.12	851.70	918.71	996.33
82	326.68	410.35	523.89	691.55	800.19	862.40	920.03	989.99	1,070.77
83	342.13	430.27	549.29	725.22	837.42	900.15	957.78	1,026.43	1,108.27
84	357.56	450.68	576.18	760.91	876.68	939.42	996.54	1,064.43	1,146.81
85	374.50	472.10	604.06	798.15	917.48	980.22	1,037.34	1,103.51	1,186.93
86	391.93	494.50	633.45	836.91	960.32	1,022.54	1,079.66	1,143.63	1,228.65
87	409.85	518.42	664.33	877.71	1,005.20	1,067.42	1,123.52	1,185.87	1,271.41
88	429.27	543.31	696.69	921.06	1,052.12	1,113.83	1,168.91	1,229.17	1,315.77
89	450.68	571.21	733.54	969.50	1,105.16	1,165.86	1,219.91	1,277.75	1,364.87

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.41	$22.64	$27.26	$35.04	$40.32	$43.20	$47.52	$52.79	$62.75
35-39	24.02	28.65	34.65	44.64	51.84	56.16	61.44	68.22	80.18
40-44	30.49	36.50	44.36	57.60	66.72	72.00	79.20	87.64	102.09
45-49	37.89	45.74	55.90	72.96	84.96	91.68	99.84	110.55	127.98
50	42.50	51.28	62.84	82.56	95.52	103.20	112.32	124.00	143.42
51	43.89	53.13	65.61	85.92	99.36	107.52	117.12	128.98	148.90
52	45.74	55.44	68.38	89.28	103.68	111.84	121.44	133.96	154.38
53	48.04	58.21	71.61	94.08	108.96	117.60	128.16	140.93	162.35
54	50.36	61.45	75.76	98.88	114.72	123.84	134.88	148.41	170.81
55	53.13	64.22	79.46	104.16	120.96	130.56	142.08	156.37	179.28
56	55.44	67.91	83.62	109.92	127.20	137.28	149.28	164.34	188.74
57	58.67	71.15	88.24	115.68	133.92	144.48	156.96	173.30	198.21
58	61.45	75.30	93.33	122.40	141.60	152.64	166.08	182.77	209.16
59	65.14	79.46	98.41	129.12	149.28	161.28	175.20	192.73	220.11
60	68.38	83.62	103.95	136.32	157.92	170.40	184.80	203.68	232.07
61	72.08	88.24	109.49	144.00	166.56	180.00	195.36	215.14	244.51
62	76.23	93.33	115.96	152.16	176.16	190.08	206.40	227.08	257.97
63	80.85	98.87	123.35	162.24	187.68	202.56	219.84	241.53	274.39
64	85.93	105.34	131.20	172.80	200.16	216.00	234.24	257.46	291.32
65	91.01	111.81	139.53	184.32	213.12	230.40	249.60	274.39	310.25
66	96.56	119.19	148.77	196.32	227.04	245.28	265.44	292.33	329.67
67	102.57	126.59	158.46	208.80	241.92	261.60	283.20	311.24	350.59
68	110.42	136.29	170.47	225.12	260.64	282.24	305.28	335.65	377.48
69	118.28	146.45	183.41	242.88	281.28	304.32	329.28	362.05	406.86
70	127.05	157.08	197.27	261.60	303.36	328.80	355.20	390.43	437.73
71	136.29	169.09	212.52	282.24	326.88	354.72	383.04	420.80	471.61
72	146.45	181.57	228.69	303.84	352.80	382.56	413.28	454.17	507.96
73	156.62	194.97	245.78	326.40	378.72	410.88	443.52	486.54	542.32
74	168.16	208.82	263.80	350.88	407.04	441.12	475.68	521.41	579.17
75	180.18	224.07	283.21	376.80	437.28	473.76	510.24	558.75	618.51
76	193.11	240.70	303.99	404.64	469.44	508.80	547.68	599.09	660.34
77	206.98	257.79	326.63	434.88	504.48	546.72	587.52	641.92	705.16
78	223.60	279.04	353.43	471.36	546.24	591.36	635.03	691.72	757.95
79	241.17	301.69	382.99	511.20	591.84	640.31	686.39	745.50	814.23
80	260.10	325.71	414.41	553.92	641.27	693.11	741.59	803.76	874.98
81	280.90	352.50	449.06	600.47	695.03	750.23	801.59	866.51	939.72
82	303.07	380.68	486.02	650.87	753.11	811.67	865.91	933.74	1,009.93
83	317.39	399.16	509.58	682.55	788.15	847.19	901.43	968.11	1,045.29
84	331.71	418.11	534.53	716.15	825.11	884.15	937.91	1,003.96	1,081.65
85	347.42	437.97	560.41	751.19	863.51	922.55	976.31	1,040.82	1,119.49
86	363.59	458.77	587.66	787.67	903.83	962.39	1,016.15	1,078.66	1,158.84
87	380.22	480.93	616.30	826.07	946.07	1,004.63	1,057.43	1,118.50	1,199.17
88	398.24	504.04	646.34	866.87	990.23	1,048.31	1,100.15	1,159.33	1,241.01
89	418.11	529.90	680.53	912.47	1,040.15	1,097.27	1,148.15	1,205.15	1,287.32

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$24.79	$30.67	$35.28	$37.80	$41.59	$47.71	$56.70
35-39	n/a	n/a	31.51	39.07	45.36	49.15	53.76	61.65	72.45
40-44	n/a	n/a	40.32	50.40	58.38	63.00	69.30	79.20	92.25
45-49	n/a	n/a	50.83	63.84	74.34	80.22	87.36	99.90	115.65
50	n/a	n/a	57.12	72.24	83.58	90.30	98.28	112.05	129.60
51	n/a	n/a	59.64	75.18	86.94	94.08	102.48	116.55	134.55
52	n/a	n/a	62.16	78.12	90.72	97.86	106.26	121.05	139.50
53	n/a	n/a	65.10	82.32	95.34	102.90	112.14	127.35	146.70
54	n/a	n/a	68.88	86.52	100.38	108.36	118.02	134.10	154.35
55	n/a	n/a	72.24	91.14	105.84	114.24	124.32	141.30	162.00
56	n/a	n/a	76.02	96.18	111.30	120.12	130.62	148.50	170.55
57	n/a	n/a	80.22	101.22	117.18	126.42	137.34	156.60	179.10
58	n/a	n/a	84.84	107.10	123.90	133.56	145.32	165.15	189.00
59	n/a	n/a	89.46	112.98	130.62	141.12	153.30	174.15	198.90
60	n/a	n/a	94.50	119.28	138.18	149.10	161.70	184.05	209.70
61	n/a	n/a	99.54	126.00	145.74	157.50	170.94	194.40	220.95
62	n/a	n/a	105.42	133.14	154.14	166.32	180.60	205.20	233.10
63	n/a	n/a	112.14	141.96	164.22	177.24	192.36	218.25	247.95
64	n/a	n/a	119.28	151.20	175.14	189.00	204.96	232.65	263.25
65	n/a	n/a	126.84	161.28	186.48	201.60	218.40	247.95	280.35
66	n/a	n/a	135.24	171.78	198.66	214.62	232.26	264.15	297.90
67	n/a	n/a	144.06	182.70	211.68	228.90	247.80	281.24	316.80
68	n/a	n/a	154.98	196.98	228.06	246.96	267.12	303.30	341.10
69	n/a	n/a	166.74	212.52	246.12	266.28	288.12	327.15	367.64
70	n/a	n/a	179.34	228.90	265.44	287.70	310.80	352.80	395.55
71	n/a	n/a	193.20	246.96	286.02	310.38	335.16	380.24	426.15
72	n/a	n/a	207.90	265.86	308.70	334.74	361.62	410.40	459.00
73	n/a	n/a	223.44	285.60	331.38	359.52	388.08	439.64	490.04
74	n/a	n/a	239.82	307.02	356.16	385.98	416.22	471.15	523.35
75	n/a	n/a	257.46	329.70	382.62	414.54	446.46	504.90	558.90
76	n/a	n/a	276.36	354.06	410.76	445.20	479.22	541.35	596.70
77	n/a	n/a	296.94	380.52	441.42	478.38	514.08	580.04	637.19
78	n/a	n/a	321.30	412.44	477.96	517.44	555.66	625.04	684.90
79	n/a	n/a	348.18	447.30	517.86	560.28	600.59	673.64	735.75
80	n/a	n/a	376.74	484.68	561.12	606.47	648.90	726.30	790.64
81	n/a	n/a	408.24	525.42	608.15	656.46	701.39	782.99	849.15
82	n/a	n/a	441.84	569.52	658.98	710.22	757.67	843.75	912.59
83	n/a	n/a	463.26	597.24	689.63	741.30	788.75	874.79	944.54
84	n/a	n/a	485.94	626.63	721.98	773.63	820.67	907.19	977.39
85	n/a	n/a	509.46	657.30	755.58	807.23	854.27	940.50	1,011.59
86	n/a	n/a	534.24	689.22	790.86	842.10	889.14	974.70	1,047.14
87	n/a	n/a	560.28	722.82	827.82	879.06	925.26	1,010.70	1,083.59
88	n/a	n/a	587.58	758.51	866.46	917.27	962.63	1,047.59	1,121.39
89	n/a	n/a	618.66	798.42	910.14	960.11	1,004.63	1,088.99	1,163.24

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.20	$25.80	$30.00	$36.60	$42.00	$45.00	$49.20	$52.20	$61.80
35-39	26.40	31.20	37.20	45.60	52.80	56.40	61.80	66.00	77.40
40-44	32.40	38.40	46.80	58.20	67.20	72.00	78.60	84.00	97.80
45-49	40.20	48.60	58.80	73.80	85.20	91.80	100.20	106.20	123.60
50	45.60	54.60	66.60	83.40	96.60	103.80	113.40	120.00	139.20
51	47.40	57.00	69.60	87.00	100.80	108.60	118.20	125.40	144.60
52	49.20	59.40	72.60	91.20	105.00	113.40	123.00	130.80	150.60
53	52.20	63.00	76.80	96.60	111.00	119.40	130.20	138.00	159.00
54	54.60	66.00	81.00	102.00	117.60	126.60	137.40	145.80	168.00
55	57.60	70.20	85.80	108.00	124.20	133.80	145.80	154.20	177.00
56	61.20	73.80	90.60	114.00	131.40	141.60	154.20	163.20	187.20
57	64.20	78.00	96.00	120.60	139.20	150.00	162.60	172.80	197.40
58	68.40	82.80	102.00	128.40	148.20	159.60	172.80	183.00	209.40
59	72.00	87.60	108.00	136.20	157.20	169.20	183.60	194.40	222.00
60	76.20	93.00	114.60	144.60	166.80	180.00	195.00	206.40	235.20
61	81.00	98.40	121.80	153.60	177.00	190.80	207.00	219.00	249.00
62	85.80	104.40	129.60	163.20	188.40	202.80	219.60	232.20	264.00
63	91.20	111.60	138.00	174.00	201.00	216.60	234.60	248.40	281.40
64	97.20	118.80	147.60	186.00	214.80	231.60	250.80	265.20	300.00
65	103.20	126.60	157.20	198.60	229.80	247.80	267.60	283.20	319.80
66	110.40	135.00	168.00	212.40	245.40	264.60	286.20	303.00	341.40
67	117.00	144.00	179.40	226.80	262.20	283.20	306.00	323.40	364.20
68	127.20	156.00	195.00	247.20	285.00	308.40	333.00	352.20	395.40
69	137.40	169.20	211.80	268.80	310.20	335.40	362.40	383.40	430.20
70	148.80	183.60	229.80	292.20	337.80	365.40	394.20	417.00	467.40
71	160.80	199.20	249.60	317.40	367.20	397.80	429.60	454.20	508.20
72	174.00	216.00	271.20	345.60	399.60	433.20	467.40	494.40	552.00
73	187.80	232.80	292.20	372.60	431.40	467.40	504.00	532.20	592.80
74	202.20	250.80	315.60	402.60	465.60	504.00	543.00	573.00	635.99
75	217.80	270.00	340.20	434.40	502.80	544.20	585.60	617.39	682.19
76	234.00	291.00	367.20	468.60	542.40	587.40	631.79	664.79	732.59
77	252.00	313.80	396.00	505.80	585.60	633.59	680.99	715.79	785.99
78	273.00	340.80	430.80	550.80	637.19	688.79	739.19	775.19	848.39
79	296.40	369.60	468.00	600.00	693.59	748.79	802.19	839.39	915.59
80	321.00	401.40	508.80	652.79	754.79	814.19	870.59	908.99	988.19
81	348.00	435.60	553.80	710.99	821.39	884.99	944.99	983.99	1,066.79
82	376.80	472.80	601.79	773.99	893.39	962.39	1,025.99	1,064.99	1,151.39
83	396.00	497.40	633.59	814.79	938.99	1,007.99	1,071.59	1,108.79	1,196.39
84	415.80	522.60	666.59	857.39	986.39	1,055.99	1,119.59	1,153.79	1,243.19
85	436.20	549.60	701.99	902.99	1,036.19	1,105.79	1,169.99	1,201.19	1,291.79
86	458.40	577.80	738.59	950.39	1,088.99	1,158.59	1,222.19	1,249.79	1,342.19
87	481.20	607.79	777.59	1,000.79	1,143.59	1,213.79	1,276.79	1,300.79	1,394.39
88	505.80	638.99	818.39	1,053.59	1,201.79	1,271.39	1,333.79	1,354.19	1,448.99
89	531.00	671.99	860.99	1,108.79	1,262.39	1,331.39	1,393.19	1,409.39	1,505.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.87	$24.25	$28.20	$34.77	$39.91	$42.75	$46.75	$50.12	$59.32
35-39	24.82	29.32	34.96	43.32	50.16	53.59	58.71	63.36	74.30
40-44	30.46	36.10	44.00	55.29	63.84	68.40	74.67	80.64	93.88
45-49	37.79	45.69	55.28	70.11	80.94	87.21	95.19	101.96	118.66
50	42.86	51.33	62.61	79.23	91.77	98.61	107.73	115.20	133.64
51	44.55	53.59	65.42	82.65	95.76	103.17	112.29	120.38	138.82
52	46.24	55.83	68.25	86.64	99.75	107.73	116.85	125.56	144.58
53	49.07	59.22	72.20	91.77	105.45	113.43	123.69	132.48	152.64
54	51.33	62.04	76.14	96.90	111.72	120.27	130.53	139.96	161.28
55	54.14	65.99	80.65	102.60	117.99	127.11	138.51	148.04	169.92
56	57.52	69.37	85.17	108.30	124.83	134.52	146.49	156.68	179.71
57	60.35	73.32	90.24	114.57	132.24	142.50	154.47	165.88	189.50
58	64.30	77.84	95.88	121.98	140.79	151.62	164.16	175.68	201.02
59	67.68	82.34	101.52	129.39	149.34	160.74	174.42	186.62	213.12
60	71.63	87.42	107.73	137.37	158.46	171.00	185.25	198.14	225.79
61	76.14	92.50	114.49	145.92	168.15	181.26	196.65	210.24	239.04
62	80.65	98.14	121.82	155.04	178.98	192.66	208.62	222.91	253.44
63	85.72	104.90	129.72	165.30	190.95	205.77	222.87	238.46	270.14
64	91.36	111.68	138.74	176.70	204.06	220.02	238.26	254.59	288.00
65	97.00	119.01	147.76	188.67	218.31	235.41	254.22	271.87	307.00
66	103.78	126.90	157.92	201.78	233.13	251.37	271.89	290.88	327.74
67	109.98	135.36	168.63	215.46	249.09	269.04	290.70	310.46	349.63
68	119.56	146.64	183.30	234.84	270.75	292.98	316.35	338.11	379.58
69	129.15	159.04	199.09	255.36	294.68	318.63	344.28	368.06	412.99
70	139.88	172.58	216.01	277.59	320.91	347.12	374.48	400.32	448.70
71	151.16	187.24	234.62	301.52	348.84	377.91	408.12	436.03	487.87
72	163.56	203.04	254.92	328.32	379.62	411.54	444.03	474.62	529.92
73	176.53	218.83	274.67	353.96	409.83	444.03	478.80	510.91	569.08
74	190.07	235.75	296.66	382.47	442.32	478.80	515.84	550.08	610.55
75	204.73	253.80	319.79	412.68	477.66	516.99	556.32	592.70	654.91
76	219.96	273.54	345.16	445.16	515.28	558.03	600.20	638.20	703.29
77	236.88	294.97	372.24	480.51	556.32	601.91	646.95	687.16	754.55
78	256.62	320.35	404.95	523.26	605.34	654.35	702.23	744.19	814.46
79	278.62	347.42	439.92	570.00	658.91	711.35	762.08	805.82	878.97
80	301.74	377.31	478.27	620.15	717.06	773.48	827.07	872.63	948.67
81	327.12	409.46	520.57	675.44	780.32	840.75	897.75	944.63	1,024.12
82	354.19	444.43	565.69	735.30	848.72	914.27	974.70	1,022.39	1,105.33
83	372.24	467.55	595.58	774.06	892.04	957.59	1,018.02	1,064.43	1,148.53
84	390.85	491.24	626.60	814.52	937.07	1,003.19	1,063.62	1,107.63	1,193.47
85	410.03	516.62	659.87	857.84	984.38	1,050.50	1,111.50	1,153.15	1,240.11
86	430.89	543.13	694.28	902.87	1,034.54	1,100.66	1,161.08	1,199.79	1,288.51
87	452.32	571.33	730.94	950.75	1,086.42	1,153.10	1,212.95	1,248.75	1,338.61
88	475.45	600.66	769.29	1,000.91	1,141.70	1,207.82	1,267.10	1,300.03	1,391.03
89	499.14	631.67	809.34	1,053.35	1,199.27	1,264.82	1,323.53	1,353.01	1,445.17

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.31	$22.45	$26.11	$32.57	$37.39	$40.05	$43.79	$47.50	$56.24
35-39	22.96	27.14	32.37	40.58	47.00	50.19	55.00	60.06	70.43
40-44	28.19	33.40	40.71	51.80	59.80	64.08	69.95	76.44	89.00
45-49	34.97	42.28	51.15	65.68	75.83	81.70	89.18	96.64	112.47
50	39.68	47.50	57.94	74.22	85.97	92.38	100.93	109.20	126.68
51	41.24	49.59	60.56	77.43	89.72	96.65	105.20	114.11	131.58
52	42.81	51.68	63.16	81.16	93.45	100.93	109.47	119.03	137.05
53	45.41	54.81	66.82	85.97	98.79	106.26	115.88	125.58	144.69
54	47.50	57.42	70.47	90.78	104.66	112.67	122.29	132.68	152.88
55	50.12	61.07	74.65	96.12	110.54	119.08	129.76	140.32	161.07
56	53.25	64.21	78.82	101.46	116.94	126.02	137.24	148.52	170.35
57	55.85	67.86	83.52	107.33	123.88	133.50	144.71	157.24	179.63
58	59.51	72.03	88.74	114.27	131.90	142.05	153.80	166.53	190.55
59	62.64	76.21	93.96	121.22	139.91	150.59	163.41	176.90	202.02
60	66.29	80.91	99.70	128.69	148.45	160.20	173.55	187.82	214.03
61	70.47	85.60	105.97	136.70	157.53	169.81	184.23	199.29	226.59
62	74.65	90.83	112.76	145.24	167.67	180.49	195.45	211.30	240.24
63	79.34	97.09	120.06	154.86	178.89	192.77	208.79	226.05	256.07
64	84.57	103.35	128.41	165.54	191.17	206.13	223.21	241.33	273.00
65	89.78	110.14	136.77	176.75	204.52	220.54	238.17	257.71	291.02
66	96.04	117.45	146.16	189.03	218.41	235.49	254.71	275.72	310.67
67	101.79	125.28	156.08	201.85	233.35	252.04	272.34	294.29	331.42
68	110.66	135.72	169.65	220.00	253.65	274.47	296.36	320.50	359.81
69	119.54	147.21	184.26	239.23	276.07	298.50	322.54	348.89	391.48
70	129.46	159.73	199.93	260.06	300.64	325.21	350.83	379.47	425.33
71	139.90	173.30	217.15	282.49	326.80	354.04	382.34	413.32	462.45
72	151.38	187.92	235.94	307.58	355.64	385.55	415.98	449.90	502.32
73	163.38	202.54	254.21	331.61	383.94	415.98	448.56	484.29	539.44
74	175.91	218.19	274.57	358.31	414.38	448.56	483.27	521.43	578.76
75	189.49	234.90	295.97	386.61	447.49	484.34	521.18	561.82	620.80
76	203.58	253.17	319.46	417.05	482.73	522.78	562.29	604.96	666.66
77	219.24	273.01	344.52	450.16	521.18	563.90	606.08	651.38	715.26
78	237.51	296.50	374.79	490.21	567.10	613.03	657.88	705.43	772.04
79	257.87	321.55	407.16	534.00	617.30	666.43	713.95	763.85	833.19
80	279.27	349.22	442.65	580.99	671.77	724.63	774.82	827.19	899.25
81	302.76	378.97	481.81	632.79	731.04	787.64	841.04	895.43	970.78
82	327.82	411.33	523.57	688.86	795.12	856.53	913.14	969.14	1,047.77
83	344.52	432.74	551.23	725.16	835.71	897.11	953.72	1,009.00	1,088.72
84	361.74	454.65	579.93	763.08	877.89	939.83	996.44	1,049.95	1,131.31
85	379.49	478.15	610.74	803.67	922.21	984.16	1,041.30	1,093.08	1,175.53
86	398.80	502.69	642.57	845.85	969.20	1,031.14	1,087.75	1,137.31	1,221.39
87	418.64	528.78	676.51	890.71	1,017.80	1,080.27	1,136.35	1,183.71	1,268.89
88	440.05	555.92	712.00	937.69	1,069.59	1,131.54	1,187.07	1,232.31	1,318.58
89	461.96	584.64	749.07	986.83	1,123.53	1,184.94	1,239.94	1,282.54	1,369.90

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.43	$21.41	$24.91	$31.11	$35.71	$38.25	$41.83	$45.94	$54.38
35-39	21.92	25.90	30.87	38.76	44.88	47.95	52.53	58.08	68.12
40-44	26.89	31.88	38.85	49.47	57.12	61.20	66.81	73.92	86.06
45-49	33.37	40.34	48.81	62.73	72.42	78.03	85.17	93.46	108.76
50	37.84	45.32	55.28	70.89	82.11	88.23	96.39	105.60	122.50
51	39.34	47.31	57.76	73.95	85.68	92.31	100.47	110.36	127.24
52	40.83	49.30	60.26	77.52	89.25	96.39	104.55	115.10	132.52
53	43.33	52.29	63.74	82.11	94.35	101.49	110.67	121.44	139.92
54	45.32	54.78	67.23	86.70	99.96	107.61	116.79	128.30	147.84
55	47.80	58.26	71.21	91.80	105.57	113.73	123.93	135.70	155.76
56	50.79	61.25	75.20	96.90	111.69	120.36	131.07	143.62	164.74
57	53.29	64.74	79.68	102.51	118.32	127.50	138.21	152.06	173.71
58	56.77	68.73	84.66	109.14	125.97	135.66	146.88	161.04	184.27
59	59.76	72.71	89.64	115.77	133.62	143.82	156.06	171.07	195.36
60	63.25	77.19	95.12	122.91	141.78	153.00	165.75	181.63	206.98
61	67.23	81.68	101.09	130.56	150.45	162.18	175.95	192.72	219.12
62	71.21	86.65	107.56	138.72	160.14	172.38	186.66	204.34	232.32
63	75.70	92.63	114.54	147.90	170.85	184.11	199.41	218.59	247.63
64	80.67	98.61	122.51	158.10	182.58	196.86	213.18	233.38	264.00
65	85.66	105.08	130.47	168.81	195.33	210.63	227.46	249.22	281.42
66	91.64	112.05	139.44	180.54	208.59	224.91	243.27	266.64	300.43
67	97.11	119.52	148.90	192.78	222.87	240.72	260.10	284.59	320.50
68	105.58	129.48	161.85	210.12	242.25	262.14	283.04	309.94	347.95
69	114.04	140.43	175.79	228.48	263.67	285.08	308.04	337.39	378.58
70	123.50	152.39	190.73	248.37	287.12	310.59	335.07	366.96	411.31
71	133.46	165.34	207.16	269.79	312.12	338.12	365.16	399.69	447.21
72	144.42	179.28	225.10	293.76	339.66	368.22	397.28	435.07	485.76
73	155.87	193.22	242.53	316.71	366.68	397.28	428.40	468.33	521.66
74	167.82	208.17	261.95	342.20	395.76	428.40	461.55	504.24	559.68
75	180.77	224.10	282.37	369.24	427.38	462.56	497.76	543.31	600.33
76	194.22	241.53	304.78	398.31	461.04	499.28	537.03	585.02	644.68
77	209.16	260.45	328.68	429.92	497.76	538.56	578.84	629.90	691.67
78	226.59	282.86	357.56	468.18	541.62	585.48	628.31	682.17	746.59
79	246.01	306.76	388.44	510.00	589.56	636.47	681.87	738.67	805.72
80	266.43	333.16	422.30	554.88	641.58	692.07	740.00	799.91	869.61
81	288.84	361.55	459.65	604.35	698.19	752.24	803.24	865.91	938.77
82	312.74	392.42	499.49	657.90	759.39	818.03	872.10	937.19	1,013.23
83	328.68	412.84	525.88	692.58	798.15	856.79	910.86	975.73	1,052.83
84	345.11	433.75	553.27	728.79	838.43	897.59	951.66	1,015.33	1,094.01
85	362.05	456.16	582.66	767.55	880.76	939.92	994.50	1,057.05	1,136.77
86	380.47	479.57	613.03	807.83	925.64	984.80	1,038.86	1,099.81	1,181.13
87	399.39	504.46	645.40	850.67	972.06	1,031.72	1,085.27	1,144.69	1,227.07
88	419.81	530.36	679.27	895.55	1,021.52	1,080.68	1,133.72	1,191.69	1,275.11
89	440.72	557.76	714.63	942.47	1,073.03	1,131.68	1,184.22	1,240.27	1,324.75

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.09	$19.87	$23.11	$29.28	$33.60	$36.00	$39.36	$43.33	$51.29
35-39	20.32	24.02	28.65	36.48	42.24	45.12	49.44	54.78	64.24
40-44	24.95	29.56	36.03	46.56	53.76	57.60	62.88	69.72	81.17
45-49	30.95	37.42	45.27	59.04	68.16	73.44	80.16	88.14	102.59
50	35.12	42.04	51.28	66.72	77.28	83.04	90.72	99.60	115.54
51	36.50	43.89	53.60	69.60	80.64	86.88	94.56	104.08	120.02
52	37.89	45.74	55.90	72.96	84.00	90.72	98.40	108.57	125.00
53	40.19	48.51	59.14	77.28	88.80	95.52	104.16	114.54	131.97
54	42.04	50.83	62.37	81.60	94.08	101.28	109.92	121.01	139.44
55	44.36	54.05	66.06	86.40	99.36	107.04	116.64	127.98	146.91
56	47.13	56.82	69.76	91.20	105.12	113.28	123.36	135.46	155.38
57	49.43	60.06	73.92	96.48	111.36	120.00	130.08	143.42	163.84
58	52.67	63.75	78.54	102.72	118.56	127.68	138.24	151.89	173.80
59	55.44	67.45	83.16	108.96	125.76	135.36	146.88	161.36	184.26
60	58.67	71.61	88.24	115.68	133.44	144.00	156.00	171.31	195.22
61	62.37	75.76	93.78	122.88	141.60	152.64	165.60	181.77	206.67
62	66.06	80.39	99.80	130.56	150.72	162.24	175.68	192.73	219.12
63	70.22	85.93	106.26	139.20	160.80	173.28	187.68	206.17	233.56
64	74.85	91.47	113.65	148.80	171.84	185.28	200.64	220.11	249.00
65	79.46	97.48	121.05	158.88	183.84	198.24	214.08	235.06	265.43
66	85.00	103.95	129.36	169.92	196.32	211.68	228.96	251.49	283.36
67	90.09	110.88	138.14	181.44	209.76	226.56	244.80	268.42	302.29
68	97.94	120.12	150.15	197.76	228.00	246.72	266.40	292.33	328.18
69	105.80	130.29	163.09	215.04	248.16	268.32	289.92	318.22	357.06
70	114.58	141.37	176.94	233.76	270.24	292.32	315.36	346.11	387.93
71	123.82	153.38	192.19	253.92	293.76	318.24	343.68	376.98	421.81
72	133.98	166.32	208.82	276.48	319.68	346.56	373.92	410.35	458.16
73	144.61	179.26	224.99	298.08	345.12	373.92	403.20	441.73	492.02
74	155.69	193.11	243.01	322.08	372.48	403.20	434.40	475.59	527.88
75	167.70	207.90	261.95	347.52	402.24	435.36	468.48	512.44	566.22
76	180.18	224.07	282.74	374.88	433.92	469.92	505.44	551.78	608.06
77	194.04	241.62	304.92	404.64	468.48	506.88	544.80	594.10	652.38
78	210.21	262.42	331.71	440.64	509.76	551.04	591.36	643.41	704.17
79	228.23	284.59	360.36	480.00	554.88	599.04	641.75	696.69	759.94
80	247.17	309.07	391.77	522.24	603.83	651.35	696.47	754.47	820.20
81	267.96	335.41	426.42	568.80	657.11	707.99	755.99	816.71	885.44
82	290.14	364.06	463.38	619.19	714.71	769.91	820.79	883.95	955.65
83	304.92	382.99	487.87	651.83	751.19	806.39	857.27	920.29	993.00
84	320.17	402.40	513.28	685.91	789.11	844.79	895.67	957.65	1,031.85
85	335.87	423.19	540.54	722.39	828.95	884.63	935.99	996.98	1,072.18
86	352.96	444.90	568.72	760.31	871.19	926.87	977.75	1,037.33	1,114.02
87	370.52	468.01	598.75	800.63	914.87	971.03	1,021.43	1,079.65	1,157.35
88	389.46	492.03	630.16	842.87	961.43	1,017.11	1,067.03	1,123.98	1,202.66
89	408.87	517.44	662.96	887.03	1,009.91	1,065.11	1,114.55	1,169.79	1,249.47

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$21.00	$25.63	$29.40	$31.51	$34.44	$39.15	$46.35
35-39	n/a	n/a	26.04	31.92	36.96	39.48	43.27	49.51	58.05
40-44	n/a	n/a	32.76	40.75	47.04	50.40	55.02	63.00	73.35
45-49	n/a	n/a	41.16	51.67	59.64	64.26	70.14	79.65	92.70
50	n/a	n/a	46.63	58.38	67.62	72.66	79.38	90.00	104.40
51	n/a	n/a	48.72	60.90	70.56	76.02	82.74	94.05	108.45
52	n/a	n/a	50.83	63.84	73.50	79.38	86.10	98.10	112.95
53	n/a	n/a	53.76	67.62	77.70	83.58	91.14	103.50	119.25
54	n/a	n/a	56.70	71.40	82.32	88.62	96.18	109.35	126.00
55	n/a	n/a	60.06	75.60	86.94	93.66	102.06	115.65	132.75
56	n/a	n/a	63.42	79.80	91.98	99.12	107.94	122.40	140.40
57	n/a	n/a	67.20	84.42	97.44	105.00	113.82	129.60	148.05
58	n/a	n/a	71.40	89.88	103.74	111.72	120.96	137.25	157.05
59	n/a	n/a	75.60	95.34	110.04	118.44	128.52	145.80	166.50
60	n/a	n/a	80.22	101.22	116.76	126.00	136.50	154.80	176.40
61	n/a	n/a	85.26	107.52	123.90	133.56	144.90	164.25	186.75
62	n/a	n/a	90.72	114.24	131.88	141.96	153.72	174.15	198.00
63	n/a	n/a	96.60	121.80	140.70	151.62	164.22	186.30	211.05
64	n/a	n/a	103.32	130.20	150.36	162.12	175.56	198.90	225.00
65	n/a	n/a	110.04	139.02	160.86	173.46	187.32	212.40	239.85
66	n/a	n/a	117.60	148.68	171.78	185.22	200.34	227.25	256.05
67	n/a	n/a	125.58	158.76	183.54	198.24	214.20	242.55	273.15
68	n/a	n/a	136.50	173.04	199.50	215.88	233.10	264.15	296.55
69	n/a	n/a	148.26	188.16	217.14	234.78	253.68	287.55	322.64
70	n/a	n/a	160.86	204.54	236.46	255.78	275.94	312.75	350.55
71	n/a	n/a	174.72	222.18	257.04	278.46	300.72	340.64	381.15
72	n/a	n/a	189.84	241.92	279.72	303.24	327.18	370.80	414.00
73	n/a	n/a	204.54	260.82	301.98	327.18	352.80	399.15	444.60
74	n/a	n/a	220.92	281.82	325.92	352.80	380.10	429.75	477.00
75	n/a	n/a	238.14	304.08	351.96	380.94	409.92	463.04	511.64
76	n/a	n/a	257.04	328.02	379.68	411.18	442.26	498.60	549.44
77	n/a	n/a	277.20	354.06	409.92	443.52	476.70	536.84	589.50
78	n/a	n/a	301.56	385.56	446.04	482.16	517.44	581.40	636.30
79	n/a	n/a	327.60	420.00	485.52	524.16	561.54	629.55	686.70
80	n/a	n/a	356.16	456.96	528.36	569.94	609.42	681.75	741.15
81	n/a	n/a	387.66	497.70	574.98	619.50	661.50	737.99	800.10
82	n/a	n/a	421.26	541.80	625.38	673.67	718.19	798.75	863.55
83	n/a	n/a	443.52	570.36	657.30	705.59	750.11	831.59	897.30
84	n/a	n/a	466.62	600.18	690.47	739.19	783.71	865.35	932.39
85	n/a	n/a	491.40	632.10	725.34	774.06	818.99	900.90	968.84
86	n/a	n/a	517.02	665.27	762.30	811.02	855.54	937.34	1,006.64
87	n/a	n/a	544.32	700.55	800.51	849.66	893.75	975.59	1,045.79
88	n/a	n/a	572.88	737.51	841.26	889.98	933.66	1,015.64	1,086.74
89	n/a	n/a	602.70	776.15	883.67	931.98	975.23	1,057.04	1,129.04

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.80	$22.80	$26.40	$31.80	$36.00	$38.40	$41.40	$43.80	$51.60
35-39	22.80	26.40	31.20	37.80	43.80	46.80	51.00	54.00	63.00
40-44	27.60	32.40	38.40	47.40	54.00	58.20	63.60	67.20	78.00
45-49	33.60	40.20	48.00	60.00	69.00	73.80	80.40	85.20	99.00
50	37.80	45.00	54.60	68.40	78.60	84.00	91.80	97.20	112.20
51	39.60	47.40	57.00	71.40	81.60	87.60	95.40	101.40	117.00
52	40.80	49.20	59.40	74.40	85.20	91.80	99.60	105.60	121.80
53	43.20	52.20	63.60	79.20	90.60	97.20	106.20	112.20	129.00
54	46.20	55.20	67.20	84.00	96.60	103.80	112.20	118.80	136.80
55	48.60	58.80	71.40	88.80	102.60	109.80	119.40	126.60	145.20
56	51.60	61.80	75.60	94.80	108.60	117.00	126.60	134.40	153.60
57	54.60	65.40	80.40	100.20	115.80	124.20	134.40	142.20	163.20
58	57.60	70.20	85.80	107.40	123.00	132.60	143.40	151.80	173.40
59	61.80	74.40	91.20	114.60	131.40	141.60	153.00	162.00	184.80
60	65.40	79.20	97.20	121.80	140.40	151.20	163.80	172.80	196.80
61	69.60	84.60	103.80	130.20	150.00	161.40	174.60	184.20	209.40
62	74.40	90.00	111.00	139.20	159.60	172.20	186.00	196.80	223.20
63	79.80	96.60	119.40	150.00	172.20	185.40	200.40	211.80	240.00
64	85.20	103.80	128.40	161.40	186.00	199.80	216.00	228.60	258.00
65	91.80	111.60	138.00	174.00	200.40	215.40	232.80	246.00	277.80
66	98.40	120.00	148.80	187.20	216.00	232.20	250.80	265.20	298.80
67	105.60	129.00	160.20	201.60	232.20	250.80	270.60	285.60	321.60
68	114.60	140.40	174.60	220.20	253.80	273.60	295.20	312.00	350.40
69	124.20	152.40	190.20	240.00	276.60	298.80	322.20	340.80	382.20
70	134.40	165.60	207.00	261.60	302.40	326.40	352.20	371.40	416.40
71	146.40	180.60	225.00	285.60	330.00	356.40	384.00	405.60	453.60
72	158.40	196.20	245.40	311.40	360.00	388.80	419.40	442.80	494.40
73	171.60	212.40	265.80	337.80	390.00	421.80	454.20	479.40	532.80
74	185.40	229.80	288.00	366.60	423.00	457.20	492.00	518.40	574.80
75	200.40	248.40	312.00	397.20	459.00	496.20	533.40	561.60	619.79
76	217.20	269.40	338.40	430.80	497.40	537.60	577.80	607.19	668.39
77	234.60	291.60	366.60	467.40	539.40	583.20	625.79	657.59	721.19
78	255.60	317.40	400.20	510.60	589.80	636.59	682.19	714.59	781.79
79	277.80	346.20	436.80	558.60	644.39	694.79	743.99	776.99	847.19
80	302.40	377.40	477.00	610.19	703.79	758.99	810.59	845.39	918.59
81	328.80	411.00	520.80	667.19	769.19	828.59	883.79	919.19	995.99
82	357.60	448.20	568.80	729.59	840.59	904.19	963.59	999.59	1,079.39
83	376.80	472.80	601.19	770.39	886.79	950.99	1,010.39	1,043.99	1,126.19
84	397.20	498.60	634.79	814.19	934.79	999.59	1,058.99	1,090.79	1,174.79
85	418.20	526.20	670.19	860.39	985.79	1,051.19	1,110.59	1,139.99	1,225.19
86	441.00	555.60	707.99	908.99	1,039.19	1,104.59	1,164.59	1,190.99	1,277.99
87	464.40	586.20	748.19	960.59	1,096.19	1,161.59	1,221.59	1,243.79	1,333.19
88	489.60	618.59	790.19	1,014.59	1,155.59	1,220.99	1,280.39	1,299.59	1,390.79
89	516.00	652.19	834.59	1,072.19	1,218.59	1,283.99	1,342.79	1,357.79	1,450.79

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.61	$21.44	$24.82	$30.21	$34.20	$36.48	$39.33	$42.04	$49.54
35-39	21.44	24.82	29.32	35.91	41.61	44.47	48.45	51.84	60.48
40-44	25.94	30.46	36.10	45.03	51.31	55.29	60.42	64.52	74.88
45-49	31.58	37.79	45.12	57.00	65.55	70.11	76.38	81.80	95.04
50	35.53	42.31	51.33	64.98	74.67	79.80	87.21	93.32	107.72
51	37.22	44.55	53.59	67.83	77.52	83.22	90.63	97.34	112.32
52	38.36	46.24	55.83	70.68	80.94	87.21	94.62	101.38	116.92
53	40.60	49.07	59.78	75.24	86.07	92.34	100.89	107.72	123.84
54	43.43	51.88	63.16	79.80	91.77	98.61	106.59	114.04	131.32
55	45.69	55.28	67.11	84.36	97.47	104.31	113.43	121.54	139.40
56	48.50	58.09	71.06	90.06	103.17	111.15	120.27	129.02	147.46
57	51.33	61.47	75.58	95.19	110.01	117.99	127.68	136.52	156.68
58	54.14	65.99	80.65	102.03	116.85	125.97	136.23	145.72	166.46
59	58.09	69.94	85.72	108.87	124.83	134.52	145.35	155.52	177.40
60	61.47	74.44	91.36	115.71	133.38	143.64	155.61	165.88	188.92
61	65.42	79.53	97.57	123.69	142.50	153.33	165.87	176.83	201.02
62	69.94	84.60	104.34	132.24	151.62	163.59	176.70	188.92	214.27
63	75.01	90.81	112.23	142.50	163.59	176.13	190.38	203.32	230.40
64	80.08	97.57	120.70	153.33	176.70	189.81	205.20	219.46	247.68
65	86.29	104.90	129.72	165.30	190.38	204.63	221.16	236.16	266.68
66	92.50	112.80	139.88	177.84	205.20	220.59	238.26	254.59	286.84
67	99.26	121.26	150.59	191.52	220.59	238.26	257.07	274.18	308.74
68	107.73	131.98	164.13	209.19	241.11	259.92	280.44	299.52	336.38
69	116.75	143.26	178.79	228.00	262.77	283.86	306.08	327.16	366.91
70	126.34	155.66	194.58	248.52	287.28	310.08	334.59	356.54	399.74
71	137.62	169.77	211.50	271.32	313.50	338.58	364.80	389.37	435.45
72	148.90	184.43	230.67	295.83	342.00	369.36	398.43	425.08	474.62
73	161.30	199.66	249.85	320.91	370.50	400.71	431.48	460.22	511.48
74	174.27	216.01	270.72	348.27	401.84	434.34	467.40	497.66	551.80
75	188.38	233.50	293.28	377.34	436.04	471.39	506.72	539.13	595.00
76	204.16	253.23	318.10	409.26	472.52	510.72	548.91	582.91	641.66
77	220.53	274.10	344.60	444.03	512.43	554.04	594.51	631.29	692.35
78	240.26	298.35	376.19	485.07	560.31	604.76	648.08	686.01	750.52
79	261.13	325.43	410.59	530.67	612.18	660.06	706.79	745.91	813.31
80	284.26	354.75	448.38	579.68	668.60	721.04	770.07	811.58	881.85
81	309.07	386.34	489.55	633.83	730.74	787.16	839.60	882.43	956.15
82	336.14	421.31	534.67	693.11	798.56	858.99	915.42	959.61	1,036.21
83	354.19	444.43	565.12	731.87	842.46	903.44	959.87	1,002.23	1,081.15
84	373.36	468.68	596.71	773.48	888.06	949.62	1,006.04	1,047.15	1,127.79
85	393.11	494.62	629.98	817.38	936.50	998.63	1,055.06	1,094.39	1,176.19
86	414.54	522.26	665.51	863.55	987.23	1,049.36	1,106.36	1,143.35	1,226.87
87	436.53	551.02	703.30	912.56	1,041.38	1,103.51	1,160.51	1,194.03	1,279.87
88	460.22	581.48	742.78	963.86	1,097.82	1,159.94	1,216.38	1,247.61	1,335.15
89	485.04	613.06	784.52	1,018.58	1,157.66	1,219.79	1,275.65	1,303.47	1,392.75

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.23	$19.83	$22.96	$28.30	$32.04	$34.18	$36.85	$39.86	$46.95
35-39	19.83	22.96	27.14	33.64	38.98	41.65	45.39	49.15	57.33
40-44	24.01	28.19	33.40	42.19	48.07	51.80	56.61	61.16	70.98
45-49	29.24	34.97	41.76	53.40	61.41	65.68	71.55	77.53	90.09
50	32.89	39.15	47.50	60.87	69.95	74.76	81.70	88.45	102.10
51	34.45	41.24	49.59	63.54	72.62	77.97	84.90	92.27	106.47
52	35.50	42.81	51.68	66.22	75.83	81.70	88.65	96.10	110.84
53	37.58	45.41	55.33	70.48	80.63	86.51	94.52	102.10	117.39
54	40.19	48.02	58.46	74.76	85.97	92.38	99.86	108.11	124.48
55	42.28	51.15	62.12	79.04	91.31	97.72	106.26	115.21	132.13
56	44.89	53.77	65.77	84.37	96.65	104.13	112.67	122.30	139.78
57	47.50	56.90	69.95	89.18	103.06	110.54	119.62	129.40	148.52
58	50.12	61.07	74.65	95.58	109.47	118.01	127.62	138.14	157.79
59	53.77	64.72	79.34	101.99	116.94	126.02	136.17	147.42	168.16
60	56.90	68.90	84.57	108.40	124.95	134.56	145.78	157.24	179.08
61	60.56	73.60	90.30	115.88	133.50	143.65	155.39	167.62	190.55
62	64.72	78.30	96.57	123.88	142.05	153.26	165.54	179.08	203.11
63	69.42	84.04	103.88	133.50	153.26	165.01	178.35	192.74	218.40
64	74.13	90.30	111.71	143.65	165.54	177.82	192.24	208.02	234.78
65	79.86	97.09	120.06	154.86	178.35	191.70	207.19	223.86	252.79
66	85.60	104.40	129.46	166.60	192.24	206.66	223.21	241.33	271.91
67	91.88	112.23	139.37	179.42	206.66	223.21	240.83	259.90	292.66
68	99.70	122.15	151.90	195.98	225.88	243.50	262.72	283.92	318.86
69	108.05	132.59	165.47	213.60	246.17	265.93	286.75	310.12	347.80
70	116.92	144.08	180.09	232.82	269.14	290.50	313.46	337.97	378.92
71	127.36	157.12	195.75	254.18	293.70	317.19	341.76	369.10	412.77
72	137.80	170.69	213.50	277.14	320.40	346.03	373.26	402.95	449.90
73	149.29	184.79	231.25	300.64	347.10	375.40	404.23	436.25	484.84
74	161.30	199.93	250.56	326.27	376.47	406.91	437.88	471.74	523.06
75	174.35	216.11	271.44	353.51	408.51	441.62	474.73	511.05	564.02
76	188.97	234.38	294.40	383.41	442.69	478.46	514.24	552.55	608.24
77	204.10	253.69	318.94	415.98	480.06	519.04	556.96	598.41	656.29
78	222.37	276.14	348.17	454.43	524.92	566.57	607.15	650.29	711.43
79	241.69	301.19	380.02	497.14	573.51	618.37	662.15	707.07	770.95
80	263.08	328.34	414.99	543.07	626.37	675.51	721.42	769.30	835.92
81	286.06	357.56	453.09	593.80	684.58	737.45	786.57	836.47	906.35
82	311.11	389.93	494.85	649.34	748.13	804.74	857.60	909.63	982.25
83	327.82	411.33	523.04	685.65	789.24	846.39	899.25	950.03	1,024.84
84	345.56	433.77	552.27	724.63	831.96	889.64	942.50	992.62	1,069.06
85	363.83	457.79	583.06	765.75	877.36	935.56	988.42	1,037.39	1,114.92
86	383.67	483.37	615.95	809.00	924.88	983.09	1,036.49	1,083.80	1,162.98
87	404.03	509.98	650.93	854.93	975.61	1,033.81	1,087.21	1,131.85	1,213.20
88	425.95	538.17	687.46	902.98	1,028.48	1,086.68	1,139.54	1,182.62	1,265.62
89	448.92	567.41	726.09	954.25	1,084.54	1,142.75	1,195.08	1,235.59	1,320.22

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.43	$18.93	$21.92	$27.03	$30.60	$32.64	$35.19	$38.54	$45.40
35-39	18.93	21.92	25.90	32.13	37.23	39.79	43.35	47.52	55.44
40-44	22.91	26.89	31.88	40.29	45.91	49.47	54.07	59.14	68.64
45-49	27.88	33.37	39.84	51.00	58.65	62.73	68.34	74.98	87.12
50	31.37	37.35	45.32	58.14	66.81	71.40	78.03	85.54	98.74
51	32.87	39.34	47.31	60.69	69.36	74.46	81.09	89.24	102.96
52	33.86	40.83	49.30	63.24	72.42	78.03	84.66	92.92	107.18
53	35.86	43.33	52.79	67.32	77.01	82.62	90.27	98.74	113.52
54	38.35	45.82	55.78	71.40	82.11	88.23	95.37	104.54	120.38
55	40.34	48.81	59.26	75.48	87.21	93.33	101.49	111.40	127.78
56	42.83	51.29	62.75	80.58	92.31	99.45	107.61	118.28	135.16
57	45.32	54.28	66.73	85.17	98.43	105.57	114.24	125.14	143.62
58	47.80	58.26	71.21	91.29	104.55	112.71	121.89	133.58	152.60
59	51.29	61.76	75.70	97.41	111.69	120.36	130.05	142.56	162.62
60	54.28	65.74	80.67	103.53	119.34	128.52	139.23	152.06	173.18
61	57.76	70.22	86.15	110.67	127.50	137.19	148.41	162.10	184.27
62	61.76	74.70	92.13	118.32	135.66	146.37	158.10	173.18	196.42
63	66.23	80.18	99.10	127.50	146.37	157.59	170.34	186.38	211.20
64	70.71	86.15	106.57	137.19	158.10	169.83	183.60	201.16	227.04
65	76.19	92.63	114.54	147.90	170.34	183.09	197.88	216.48	244.46
66	81.68	99.60	123.50	159.12	183.60	197.37	213.18	233.38	262.94
67	87.64	107.07	132.97	171.36	197.37	213.18	230.01	251.32	283.00
68	95.12	116.53	144.92	187.17	215.73	232.56	250.92	274.56	308.35
69	103.09	126.49	157.86	204.00	235.11	253.98	273.87	299.90	336.34
70	111.56	137.44	171.81	222.36	257.04	277.44	299.36	326.83	366.43
71	121.52	149.90	186.75	242.76	280.50	302.94	326.40	356.92	399.16
72	131.48	162.85	203.68	264.69	306.00	330.48	356.48	389.66	435.07
73	142.43	176.29	220.61	287.12	331.50	358.52	386.07	421.87	468.86
74	153.88	190.73	239.04	311.60	359.55	388.62	418.20	456.19	505.82
75	166.33	206.17	258.96	337.62	390.15	421.76	453.39	494.20	545.42
76	180.27	223.60	280.87	366.18	422.79	456.96	491.12	534.33	588.19
77	194.71	242.03	304.27	397.28	458.48	495.72	531.92	578.68	634.65
78	212.15	263.44	332.17	434.00	501.32	541.11	579.87	628.84	687.98
79	230.57	287.34	362.54	474.80	547.74	590.58	632.39	683.75	745.53
80	250.99	313.24	395.91	518.67	598.23	645.15	689.00	743.95	808.36
81	272.90	341.12	432.26	567.12	653.82	704.31	751.23	808.89	876.47
82	296.80	372.01	472.10	620.15	714.51	768.56	819.06	879.64	949.87
83	312.74	392.42	498.99	654.83	753.78	808.35	858.83	918.71	991.05
84	329.67	413.83	526.88	692.07	794.58	849.66	900.15	959.89	1,033.81
85	347.10	436.74	556.26	731.34	837.92	893.51	944.00	1,003.19	1,078.17
86	366.03	461.15	587.64	772.64	883.31	938.90	989.90	1,048.07	1,124.63
87	385.45	486.54	621.01	816.51	931.76	987.35	1,038.35	1,094.53	1,173.21
88	406.36	513.43	655.86	862.40	982.26	1,037.84	1,088.34	1,143.63	1,223.89
89	428.28	541.33	692.71	911.36	1,035.80	1,091.39	1,141.38	1,194.85	1,276.69

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.25	$17.55	$20.32	$25.44	$28.80	$30.72	$33.12	$36.35	$42.83
35-39	17.55	20.32	24.02	30.24	35.04	37.44	40.80	44.83	52.29
40-44	21.25	24.95	29.56	37.92	43.20	46.56	50.88	55.78	64.74
45-49	25.88	30.95	36.96	48.00	55.20	59.04	64.32	70.71	82.17
50	29.11	34.65	42.04	54.72	62.88	67.20	73.44	80.67	93.13
51	30.49	36.50	43.89	57.12	65.28	70.08	76.32	84.16	97.11
52	31.42	37.89	45.74	59.52	68.16	73.44	79.68	87.64	101.09
53	33.26	40.19	48.97	63.36	72.48	77.76	84.96	93.13	107.07
54	35.57	42.50	51.74	67.20	77.28	83.04	89.76	98.61	113.54
55	37.42	45.27	54.98	71.04	82.08	87.84	95.52	105.08	120.51
56	39.73	47.59	58.21	75.84	86.88	93.60	101.28	111.56	127.48
57	42.04	50.36	61.91	80.16	92.64	99.36	107.52	118.02	135.46
58	44.36	54.05	66.06	85.92	98.40	106.08	114.72	125.99	143.92
59	47.59	57.28	70.22	91.68	105.12	113.28	122.40	134.46	153.38
60	50.36	60.98	74.85	97.44	112.32	120.96	131.04	143.42	163.34
61	53.60	65.14	79.93	104.16	120.00	129.12	139.68	152.89	173.80
62	57.28	69.30	85.47	111.36	127.68	137.76	148.80	163.34	185.26
63	61.45	74.38	91.94	120.00	137.76	148.32	160.32	175.79	199.20
64	65.61	79.93	98.87	129.12	148.80	159.84	172.80	189.74	214.14
65	70.69	85.93	106.26	139.20	160.32	172.32	186.24	204.18	230.57
66	75.76	92.40	114.58	149.76	172.80	185.76	200.64	220.11	248.01
67	81.32	99.33	123.35	161.28	185.76	200.64	216.48	237.04	266.92
68	88.24	108.11	134.44	176.16	203.04	218.88	236.16	258.96	290.83
69	95.63	117.35	146.45	192.00	221.28	239.04	257.76	282.86	317.22
70	103.48	127.52	159.39	209.28	241.92	261.12	281.76	308.26	345.61
71	112.72	139.06	173.25	228.48	264.00	285.12	307.20	336.64	376.48
72	121.96	151.07	188.95	249.12	288.00	311.04	335.52	367.52	410.35
73	132.13	163.55	204.66	270.24	312.00	337.44	363.36	397.89	442.22
74	142.76	176.94	221.76	293.28	338.40	365.76	393.60	430.27	477.08
75	154.31	191.27	240.24	317.76	367.20	396.96	426.72	466.12	514.42
76	167.25	207.43	260.56	344.64	397.92	430.08	462.24	503.97	554.77
77	180.64	224.53	282.28	373.92	431.52	466.56	500.64	545.80	598.59
78	196.81	244.39	308.15	408.48	471.84	509.28	545.76	593.11	648.89
79	213.90	266.57	336.34	446.88	515.52	555.84	595.20	644.91	703.17
80	232.84	290.59	367.28	488.16	563.04	607.19	648.47	701.68	762.43
81	253.18	316.47	401.01	533.76	615.35	662.87	707.03	762.93	826.67
82	275.35	345.11	437.97	583.68	672.47	723.35	770.87	829.66	895.89
83	290.14	364.06	462.92	616.31	709.43	760.79	808.31	866.51	934.74
84	305.84	383.92	488.79	651.35	747.83	799.67	847.19	905.36	975.08
85	322.01	405.17	516.05	688.31	788.63	840.95	888.47	946.19	1,016.90
86	339.56	427.81	545.16	727.19	831.35	883.67	931.67	988.52	1,060.74
87	357.59	451.37	576.10	768.47	876.95	929.27	977.27	1,032.34	1,106.54
88	376.99	476.32	608.45	811.67	924.47	976.79	1,024.31	1,078.66	1,154.36
89	397.32	502.18	642.64	857.75	974.87	1,027.19	1,074.23	1,126.97	1,204.16

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$18.48	$22.27	$25.20	$26.88	$28.99	$32.85	$38.71
35-39	n/a	n/a	21.84	26.47	30.67	32.76	35.71	40.51	47.25
40-44	n/a	n/a	26.88	33.19	37.80	40.75	44.52	50.40	58.50
45-49	n/a	n/a	33.60	42.00	48.31	51.67	56.28	63.90	74.25
50	n/a	n/a	38.23	47.88	55.02	58.80	64.26	72.90	84.15
51	n/a	n/a	39.91	49.99	57.12	61.32	66.78	76.05	87.75
52	n/a	n/a	41.59	52.08	59.64	64.26	69.72	79.20	91.35
53	n/a	n/a	44.52	55.44	63.42	68.04	74.34	84.15	96.75
54	n/a	n/a	47.04	58.80	67.62	72.66	78.54	89.10	102.60
55	n/a	n/a	49.99	62.16	71.82	76.86	83.58	94.95	108.90
56	n/a	n/a	52.92	66.36	76.02	81.90	88.62	100.80	115.20
57	n/a	n/a	56.28	70.14	81.06	86.94	94.08	106.65	122.40
58	n/a	n/a	60.06	75.18	86.10	92.82	100.38	113.85	130.05
59	n/a	n/a	63.84	80.22	91.98	99.12	107.10	121.50	138.60
60	n/a	n/a	68.04	85.26	98.28	105.84	114.66	129.60	147.60
61	n/a	n/a	72.66	91.14	105.00	112.98	122.22	138.15	157.05
62	n/a	n/a	77.70	97.44	111.72	120.54	130.20	147.60	167.40
63	n/a	n/a	83.58	105.00	120.54	129.78	140.28	158.85	180.00
64	n/a	n/a	89.88	112.98	130.20	139.86	151.20	171.45	193.50
65	n/a	n/a	96.60	121.80	140.28	150.78	162.96	184.50	208.35
66	n/a	n/a	104.16	131.04	151.20	162.54	175.56	198.90	224.10
67	n/a	n/a	112.14	141.12	162.54	175.56	189.42	214.20	241.20
68	n/a	n/a	122.22	154.14	177.66	191.52	206.64	234.00	262.80
69	n/a	n/a	133.14	168.00	193.62	209.16	225.54	255.60	286.64
70	n/a	n/a	144.90	183.12	211.68	228.48	246.54	278.55	312.30
71	n/a	n/a	157.50	199.92	231.00	249.48	268.80	304.20	340.20
72	n/a	n/a	171.78	217.98	252.00	272.16	293.58	332.10	370.80
73	n/a	n/a	186.06	236.46	273.00	295.26	317.94	359.55	399.60
74	n/a	n/a	201.60	256.62	296.10	320.04	344.40	388.80	431.10
75	n/a	n/a	218.40	278.04	321.30	347.34	373.38	421.20	464.84
76	n/a	n/a	236.88	301.56	348.18	376.32	404.46	455.40	501.30
77	n/a	n/a	256.62	327.18	377.58	408.24	438.06	493.20	540.90
78	n/a	n/a	280.14	357.42	412.86	445.62	477.54	535.95	586.35
79	n/a	n/a	305.76	391.02	451.08	486.36	520.80	582.75	635.39
80	n/a	n/a	333.90	427.14	492.66	531.30	567.42	634.04	688.95
81	n/a	n/a	364.56	467.04	538.44	580.02	618.66	689.39	746.99
82	n/a	n/a	398.16	510.72	588.42	632.94	674.51	749.70	809.55
83	n/a	n/a	420.84	539.28	620.75	665.70	707.27	782.99	844.64
84	n/a	n/a	444.36	569.94	654.35	699.71	741.30	818.10	881.10
85	n/a	n/a	469.14	602.27	690.06	735.83	777.42	854.99	918.90
86	n/a	n/a	495.60	636.30	727.43	773.22	815.22	893.24	958.50
87	n/a	n/a	523.74	672.42	767.34	813.11	855.11	932.84	999.90
88	n/a	n/a	553.14	710.22	808.91	854.70	896.27	974.70	1,043.10
89	n/a	n/a	584.22	750.54	853.02	898.79	939.95	1,018.34	1,088.10

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.60	$18.00	$20.40	$24.00	$26.40	$28.20	$30.60	$32.40	$38.40
35-39	16.80	19.20	22.20	26.40	30.00	31.80	34.80	36.60	43.80
40-44	19.20	22.20	25.80	31.20	35.40	37.80	41.40	43.80	52.80
45-49	22.80	27.00	31.80	39.00	44.40	48.00	52.80	55.80	67.20
50	25.80	30.00	36.00	44.40	50.40	54.60	60.00	63.60	75.60
51	26.40	31.20	37.80	46.20	52.80	57.00	62.40	66.00	79.20
52	27.60	32.40	39.00	48.00	55.20	59.40	64.80	69.00	82.20
53	29.40	34.80	41.40	51.60	58.80	63.60	69.60	73.80	87.60
54	31.20	37.20	44.40	55.20	63.00	67.80	74.40	79.20	93.60
55	33.00	39.60	47.40	58.80	67.20	72.60	79.80	84.60	99.60
56	35.40	42.00	50.40	63.00	72.00	77.40	85.20	90.00	106.20
57	37.20	45.00	54.00	67.20	76.80	82.80	90.60	96.60	113.40
58	40.20	48.00	58.20	72.60	82.80	89.40	97.80	103.80	121.80
59	43.20	51.60	63.00	78.00	89.40	96.60	105.60	111.60	130.80
60	46.20	55.20	67.80	84.00	96.60	103.80	113.40	120.60	140.40
61	49.20	59.40	72.60	90.60	103.80	112.20	122.40	129.60	151.20
62	52.80	64.20	78.60	97.80	112.20	120.60	132.00	139.80	162.00
63	57.60	69.60	85.20	106.80	122.40	132.00	143.40	152.40	176.40
64	62.40	75.60	93.00	116.40	133.20	144.00	156.60	165.60	192.00
65	67.80	82.20	101.40	126.60	145.80	157.20	171.00	180.60	208.20
66	73.20	89.40	110.40	138.00	159.00	171.60	186.60	197.40	226.80
67	79.80	97.20	120.00	150.60	173.40	187.20	203.40	214.80	246.60
68	87.60	107.40	132.60	166.80	192.00	207.00	225.00	237.60	271.80
69	96.00	118.20	146.40	184.20	212.40	229.20	248.40	262.80	299.40
70	105.60	130.20	161.40	204.00	234.60	253.80	274.80	290.40	330.00
71	116.40	143.40	178.20	225.00	259.80	280.80	304.20	321.00	363.60
72	127.80	157.80	196.80	249.00	287.40	310.80	336.00	355.20	400.80
73	139.80	172.20	215.40	273.00	314.40	340.20	367.80	387.60	435.60
74	152.40	188.40	235.80	298.80	344.40	372.00	402.00	423.00	474.00
75	166.80	206.40	258.00	327.60	377.40	407.40	439.80	462.00	514.80
76	181.80	225.60	282.60	358.80	413.40	446.40	480.60	504.60	559.80
77	198.60	246.60	309.00	393.00	453.00	489.00	525.60	550.80	608.39
78	216.00	268.20	337.20	428.40	493.20	532.20	571.20	597.00	657.59
79	234.00	291.60	367.20	467.40	537.60	579.00	620.39	647.39	710.39
80	254.40	317.40	399.60	509.40	586.20	629.99	674.39	701.39	766.79
81	276.00	345.00	435.60	555.60	638.39	685.79	732.59	760.19	828.59
82	299.40	375.00	474.60	605.39	695.99	746.39	795.59	823.79	894.59
83	322.20	404.40	512.40	654.59	750.59	803.39	853.79	880.79	955.79
84	346.80	436.20	553.80	707.99	810.59	864.59	916.79	941.99	1,020.59
85	373.20	470.40	598.20	765.59	874.79	929.99	983.39	1,007.39	1,089.59
86	402.00	507.60	646.19	827.39	943.79	1,000.79	1,055.39	1,076.99	1,163.39
87	432.60	547.20	697.79	895.19	1,018.79	1,076.99	1,132.79	1,151.99	1,242.59
88	465.00	589.80	754.19	967.79	1,099.19	1,158.59	1,215.59	1,231.79	1,327.19
89	500.40	635.99	814.79	1,046.39	1,186.19	1,246.79	1,304.99	1,317.59	1,417.19

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.66	$16.92	$19.18	$22.80	$25.08	$26.79	$29.07	$31.10	$36.86
35-39	15.80	18.04	20.87	25.08	28.51	30.21	33.07	35.14	42.04
40-44	18.04	20.87	24.25	29.64	33.63	35.91	39.33	42.04	50.68
45-49	21.44	25.39	29.89	37.05	42.19	45.60	50.16	53.56	64.52
50	24.25	28.20	33.84	42.19	47.88	51.87	57.00	61.06	72.58
51	24.82	29.32	35.53	43.89	50.16	54.15	59.28	63.36	76.04
52	25.94	30.46	36.67	45.60	52.44	56.43	61.56	66.24	78.92
53	27.63	32.72	38.91	49.03	55.86	60.42	66.12	70.84	84.10
54	29.32	34.96	41.74	52.44	59.85	64.41	70.68	76.04	89.86
55	31.03	37.22	44.55	55.86	63.84	68.97	75.81	81.22	95.62
56	33.27	39.48	47.38	59.85	68.40	73.53	80.94	86.40	101.96
57	34.96	42.31	50.76	63.84	72.96	78.66	86.07	92.74	108.86
58	37.79	45.12	54.71	68.97	78.66	84.93	92.91	99.64	116.92
59	40.60	48.50	59.22	74.10	84.93	91.77	100.32	107.14	125.56
60	43.43	51.88	63.73	79.80	91.77	98.61	107.73	115.78	134.78
61	46.24	55.83	68.25	86.07	98.61	106.59	116.28	124.42	145.16
62	49.64	60.35	73.89	92.91	106.59	114.57	125.40	134.20	155.52
63	54.14	65.42	80.08	101.46	116.28	125.40	136.23	146.30	169.34
64	58.66	71.06	87.42	110.58	126.54	136.80	148.77	158.98	184.32
65	63.73	77.27	95.31	120.27	138.51	149.34	162.45	173.38	199.87
66	68.80	84.03	103.78	131.10	151.05	163.02	177.27	189.50	217.72
67	75.01	91.36	112.80	143.07	164.73	177.84	193.23	206.20	236.74
68	82.34	100.95	124.65	158.46	182.40	196.65	213.75	228.10	260.92
69	90.24	111.11	137.62	174.99	201.78	217.74	235.98	252.28	287.42
70	99.26	122.39	151.71	193.80	222.87	241.11	261.06	278.78	316.80
71	109.42	134.79	167.51	213.75	246.81	266.76	288.99	308.16	349.06
72	120.13	148.33	184.99	236.55	273.03	295.26	319.20	340.99	384.76
73	131.41	161.87	202.47	259.35	298.68	323.19	349.40	372.10	418.17
74	143.26	177.10	221.65	283.86	327.18	353.40	381.90	406.08	455.04
75	156.80	194.02	242.52	311.22	358.52	387.03	417.80	443.52	494.20
76	170.89	212.06	265.65	340.86	392.72	424.08	456.56	484.41	537.40
77	186.69	231.81	290.46	373.35	430.35	464.55	499.32	528.76	584.06
78	203.04	252.11	316.96	406.98	468.54	505.59	542.64	573.12	631.29
79	219.96	274.10	345.16	444.03	510.72	550.04	589.38	621.50	681.98
80	239.14	298.35	375.62	483.92	556.88	598.50	640.67	673.34	736.12
81	259.44	324.30	409.46	527.82	606.47	651.51	695.96	729.79	795.45
82	281.43	352.50	446.12	575.12	661.19	709.07	755.82	790.84	858.81
83	302.87	380.14	481.65	621.87	713.07	763.23	811.11	845.56	917.56
84	325.99	410.03	520.57	672.59	770.07	821.36	870.95	904.31	979.77
85	350.80	442.17	562.30	727.31	831.06	883.50	934.22	967.09	1,046.01
86	377.88	477.14	607.42	786.03	896.60	950.75	1,002.62	1,033.91	1,116.85
87	406.64	514.36	655.93	850.43	967.86	1,023.14	1,076.15	1,105.91	1,192.89
88	437.10	554.41	708.94	919.40	1,044.23	1,100.66	1,154.82	1,182.51	1,274.11
89	470.37	597.84	765.91	994.07	1,126.88	1,184.46	1,239.74	1,264.89	1,360.51

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.57	$15.67	$17.75	$21.36	$23.50	$25.10	$27.23	$29.49	$34.94
35-39	14.62	16.70	19.31	23.50	26.71	28.30	30.97	33.31	39.86
40-44	16.70	19.31	22.45	27.76	31.51	33.64	36.85	39.86	48.04
45-49	19.83	23.49	27.67	34.71	39.51	42.72	47.00	50.78	61.16
50	22.45	26.11	31.32	39.51	44.86	48.59	53.40	57.87	68.79
51	22.96	27.14	32.89	41.12	47.00	50.73	55.54	60.06	72.08
52	24.01	28.19	33.93	42.72	49.12	52.87	57.68	62.79	74.80
53	25.58	30.27	36.02	45.93	52.33	56.61	61.94	67.16	79.71
54	27.14	32.37	38.63	49.12	56.07	60.34	66.22	72.08	85.18
55	28.71	34.45	41.24	52.33	59.80	64.61	71.02	76.98	90.63
56	30.80	36.55	43.84	56.07	64.08	68.89	75.83	81.90	96.64
57	32.37	39.15	46.99	59.80	68.36	73.69	80.63	87.90	103.19
58	34.97	41.76	50.63	64.61	73.69	79.57	87.04	94.46	110.84
59	37.58	44.89	54.81	69.42	79.57	85.97	93.98	101.55	119.03
60	40.19	48.02	58.98	74.76	85.97	92.38	100.93	109.74	127.77
61	42.81	51.68	63.16	80.63	92.38	99.86	108.94	117.94	137.60
62	45.94	55.85	68.38	87.04	99.86	107.33	117.48	127.22	147.42
63	50.12	60.56	74.13	95.05	108.94	117.48	127.62	138.69	160.53
64	54.28	65.77	80.91	103.59	118.55	128.16	139.37	150.70	174.72
65	58.98	71.51	88.22	112.67	129.76	139.91	152.19	164.34	189.46
66	63.69	77.78	96.04	122.82	141.51	152.73	166.07	179.63	206.39
67	69.42	84.57	104.40	134.03	154.33	166.60	181.02	195.47	224.41
68	76.21	93.44	115.36	148.45	170.88	184.23	200.25	216.22	247.34
69	83.52	102.83	127.36	163.94	189.03	203.99	221.07	239.15	272.45
70	91.88	113.27	140.42	181.56	208.79	225.88	244.57	264.26	300.30
71	101.27	124.76	155.03	200.25	231.22	249.91	270.74	292.11	330.87
72	111.18	137.29	171.22	221.61	255.78	276.61	299.04	323.23	364.72
73	121.62	149.81	187.39	242.97	279.82	302.78	327.34	352.71	396.39
74	132.59	163.91	205.14	265.93	306.51	331.08	357.78	384.92	431.34
75	145.11	179.56	224.46	291.56	335.89	362.58	391.41	420.42	468.47
76	158.17	196.27	245.86	319.33	367.93	397.29	427.73	459.18	509.42
77	172.78	214.54	268.83	349.76	403.16	435.20	467.78	501.22	553.64
78	187.92	233.33	293.36	381.27	438.95	473.66	508.36	543.27	598.41
79	203.58	253.69	319.46	415.98	478.46	515.31	552.15	589.13	646.46
80	221.32	276.14	347.65	453.37	521.71	560.70	600.21	638.26	697.78
81	240.12	300.15	378.97	494.48	568.17	610.36	652.01	691.77	754.02
82	260.47	326.24	412.89	538.81	619.43	664.29	708.08	749.66	814.08
83	280.31	351.83	445.79	582.58	668.02	715.02	759.88	801.52	869.77
84	301.71	379.49	481.81	630.11	721.42	769.49	815.95	857.22	928.74
85	324.68	409.24	520.42	681.38	778.56	827.70	875.22	916.73	991.53
86	349.74	441.61	562.18	736.38	839.97	890.71	939.30	980.06	1,058.69
87	376.36	476.06	607.09	796.72	906.72	958.52	1,008.19	1,048.31	1,130.76
88	404.55	513.13	656.14	861.33	978.28	1,031.14	1,081.88	1,120.93	1,207.75
89	435.35	553.32	708.87	931.29	1,055.71	1,109.64	1,161.44	1,199.01	1,289.64

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.95	$14.95	$16.93	$20.40	$22.44	$23.97	$26.01	$28.52	$33.80
35-39	13.94	15.94	18.43	22.44	25.51	27.03	29.59	32.20	38.54
40-44	15.94	18.43	21.41	26.52	30.09	32.13	35.19	38.54	46.46
45-49	18.93	22.41	26.39	33.15	37.75	40.80	44.88	49.10	59.14
50	21.41	24.91	29.88	37.75	42.84	46.41	51.00	55.96	66.52
51	21.92	25.90	31.37	39.27	44.88	48.45	53.04	58.08	69.70
52	22.91	26.89	32.37	40.80	46.92	50.49	55.08	60.72	72.34
53	24.40	28.89	34.36	43.87	49.99	54.07	59.16	64.94	77.08
54	25.90	30.87	36.85	46.92	53.55	57.63	63.24	69.70	82.36
55	27.39	32.87	39.34	49.99	57.12	61.71	67.83	74.44	87.64
56	29.38	34.87	41.84	53.55	61.20	65.79	72.42	79.20	93.46
57	30.87	37.35	44.83	57.12	65.28	70.38	77.01	85.00	99.80
58	33.37	39.84	48.31	61.71	70.38	75.99	83.13	91.34	107.18
59	35.86	42.83	52.29	66.30	75.99	82.11	89.76	98.20	115.10
60	38.35	45.82	56.27	71.40	82.11	88.23	96.39	106.12	123.56
61	40.83	49.30	60.26	77.01	88.23	95.37	104.04	114.04	133.06
62	43.82	53.29	65.24	83.13	95.37	102.51	112.20	123.02	142.56
63	47.80	57.76	70.71	90.78	104.04	112.20	121.89	134.12	155.24
64	51.80	62.75	77.19	98.94	113.22	122.40	133.11	145.72	168.96
65	56.27	68.22	84.16	107.61	123.93	133.62	145.35	158.92	183.22
66	60.75	74.20	91.64	117.30	135.15	145.86	158.61	173.71	199.58
67	66.23	80.67	99.60	128.01	147.39	159.12	172.89	189.02	217.00
68	72.71	89.14	110.06	141.78	163.20	175.95	191.25	209.08	239.18
69	79.68	98.10	121.52	156.57	180.54	194.82	211.14	231.26	263.47
70	87.64	108.06	133.96	173.40	199.41	215.73	233.58	255.55	290.40
71	96.61	119.02	147.90	191.25	220.83	238.68	258.57	282.48	319.96
72	106.07	130.97	163.34	211.65	244.29	264.18	285.60	312.58	352.70
73	116.03	142.93	178.78	232.05	267.24	289.16	312.63	341.08	383.32
74	126.49	156.37	195.71	253.98	292.74	316.20	341.70	372.24	417.12
75	138.45	171.31	214.14	278.46	320.79	346.28	373.83	406.56	453.02
76	150.89	187.24	234.55	304.98	351.39	379.44	408.51	444.04	492.62
77	164.83	204.67	256.47	334.04	385.04	415.64	446.76	484.70	535.39
78	179.28	222.61	279.87	364.14	419.22	452.36	485.52	525.36	578.68
79	194.22	242.03	304.78	397.28	456.96	492.15	527.34	569.71	625.15
80	211.15	263.44	331.67	432.99	498.27	535.50	573.24	617.23	674.78
81	229.08	286.35	361.55	472.26	542.64	582.92	622.71	668.97	729.16
82	248.50	311.24	393.91	514.59	591.60	634.43	676.26	724.94	787.24
83	267.42	335.65	425.29	556.40	638.00	682.88	725.72	775.10	841.09
84	287.84	362.05	459.65	601.79	689.00	734.91	779.27	828.95	898.12
85	309.75	390.43	496.50	650.75	743.58	790.50	835.88	886.51	958.84
86	333.66	421.31	536.34	703.28	802.23	850.67	897.08	947.75	1,023.79
87	359.06	454.17	579.17	760.91	865.98	915.44	962.87	1,013.75	1,093.47
88	385.95	489.53	625.98	822.63	934.31	984.80	1,033.26	1,083.97	1,167.93
89	415.33	527.88	676.28	889.43	1,008.26	1,059.78	1,109.24	1,159.47	1,247.13

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.01	$13.87	$15.71	$19.20	$21.12	$22.56	$24.48	$26.89	$31.88
35-39	12.94	14.78	17.09	21.12	24.00	25.44	27.84	30.38	36.35
40-44	14.78	17.09	19.87	24.96	28.32	30.24	33.12	36.35	43.82
45-49	17.55	20.79	24.49	31.20	35.52	38.40	42.24	46.31	55.78
50	19.87	23.11	27.72	35.52	40.32	43.68	48.00	52.79	62.75
51	20.32	24.02	29.11	36.96	42.24	45.60	49.92	54.78	65.74
52	21.25	24.95	30.03	38.40	44.16	47.52	51.84	57.27	68.22
53	22.64	26.79	31.88	41.28	47.04	50.88	55.68	61.25	72.71
54	24.02	28.65	34.19	44.16	50.40	54.24	59.52	65.74	77.68
55	25.41	30.49	36.50	47.04	53.76	58.08	63.84	70.22	82.67
56	27.26	32.35	38.80	50.40	57.60	61.92	68.16	74.70	88.14
57	28.65	34.65	41.59	53.76	61.44	66.24	72.48	80.18	94.12
58	30.95	36.96	44.81	58.08	66.24	71.52	78.24	86.15	101.09
59	33.26	39.73	48.51	62.40	71.52	77.28	84.48	92.63	108.57
60	35.57	42.50	52.21	67.20	77.28	83.04	90.72	100.10	116.53
61	37.89	45.74	55.90	72.48	83.04	89.76	97.92	107.56	125.50
62	40.66	49.43	60.52	78.24	89.76	96.48	105.60	116.03	134.46
63	44.36	53.60	65.61	85.44	97.92	105.60	114.72	126.49	146.41
64	48.04	58.21	71.61	93.12	106.56	115.20	125.28	137.44	159.36
65	52.21	63.29	78.08	101.28	116.64	125.76	136.80	149.90	172.81
66	56.37	68.84	85.00	110.40	127.20	137.28	149.28	163.84	188.25
67	61.45	74.85	92.40	120.48	138.72	149.76	162.72	178.29	204.67
68	67.45	82.70	102.10	133.44	153.60	165.60	180.00	197.20	225.59
69	73.92	91.01	112.72	147.36	169.92	183.36	198.72	218.13	248.50
70	81.32	100.25	124.28	163.20	187.68	203.04	219.84	241.03	273.90
71	89.63	110.42	137.21	180.00	207.84	224.64	243.36	266.43	301.79
72	98.41	121.50	151.54	199.20	229.92	248.64	268.80	294.82	332.66
73	107.65	132.59	165.86	218.40	251.52	272.16	294.24	321.71	361.55
74	117.35	145.07	181.57	239.04	275.52	297.60	321.60	351.08	393.42
75	128.43	158.92	198.66	262.08	301.92	325.92	351.84	383.46	427.28
76	139.98	173.71	217.60	287.04	330.72	357.12	384.48	418.82	464.63
77	152.92	189.88	237.93	314.40	362.40	391.20	420.48	457.16	504.97
78	166.32	206.51	259.65	342.72	394.56	425.76	456.96	495.51	545.80
79	180.18	224.53	282.74	373.92	430.08	463.20	496.32	537.33	589.63
80	195.88	244.39	307.69	407.52	468.96	504.00	539.52	582.16	636.44
81	212.52	265.65	335.41	444.48	510.72	548.64	586.08	630.97	687.74
82	230.54	288.75	365.44	484.32	556.80	597.12	636.47	683.74	742.51
83	248.09	311.39	394.55	523.68	600.47	642.71	683.03	731.06	793.30
84	267.03	335.87	426.42	566.40	648.47	691.67	733.43	781.86	847.09
85	287.36	362.20	460.61	612.47	699.83	743.99	786.71	836.13	904.36
86	309.54	390.85	497.57	661.91	755.03	800.63	844.31	893.91	965.61
87	333.10	421.34	537.30	716.15	815.03	861.59	906.23	956.15	1,031.35
88	358.04	454.14	580.73	774.23	879.35	926.87	972.47	1,022.38	1,101.57
89	385.31	489.72	627.39	837.11	948.95	997.43	1,043.99	1,093.59	1,176.26

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$14.28	$16.80	$18.48	$19.75	$21.43	$24.31	$28.80
35-39	n/a	n/a	15.55	18.48	21.00	22.27	24.36	27.45	32.85
40-44	n/a	n/a	18.07	21.84	24.79	26.47	28.99	32.85	39.60
45-49	n/a	n/a	22.27	27.31	31.08	33.60	36.96	41.85	50.40
50	n/a	n/a	25.20	31.08	35.28	38.23	42.00	47.71	56.70
51	n/a	n/a	26.47	32.35	36.96	39.91	43.68	49.51	59.40
52	n/a	n/a	27.31	33.60	38.64	41.59	45.36	51.75	61.65
53	n/a	n/a	28.99	36.12	41.16	44.52	48.72	55.35	65.70
54	n/a	n/a	31.08	38.64	44.11	47.47	52.08	59.40	70.20
55	n/a	n/a	33.19	41.16	47.04	50.83	55.86	63.45	74.70
56	n/a	n/a	35.28	44.11	50.40	54.19	59.64	67.50	79.65
57	n/a	n/a	37.80	47.04	53.76	57.96	63.42	72.45	85.05
58	n/a	n/a	40.75	50.83	57.96	62.58	68.46	77.85	91.35
59	n/a	n/a	44.11	54.60	62.58	67.62	73.92	83.70	98.10
60	n/a	n/a	47.47	58.80	67.62	72.66	79.38	90.45	105.30
61	n/a	n/a	50.83	63.42	72.66	78.54	85.68	97.20	113.40
62	n/a	n/a	55.02	68.46	78.54	84.42	92.40	104.85	121.50
63	n/a	n/a	59.64	74.76	85.68	92.40	100.38	114.30	132.30
64	n/a	n/a	65.10	81.48	93.24	100.80	109.62	124.20	144.00
65	n/a	n/a	70.98	88.62	102.06	110.04	119.70	135.45	156.15
66	n/a	n/a	77.28	96.60	111.30	120.12	130.62	148.05	170.10
67	n/a	n/a	84.00	105.42	121.38	131.04	142.38	161.10	184.95
68	n/a	n/a	92.82	116.76	134.40	144.90	157.50	178.20	203.85
69	n/a	n/a	102.48	128.94	148.68	160.44	173.88	197.10	224.55
70	n/a	n/a	112.98	142.80	164.22	177.66	192.36	217.80	247.50
71	n/a	n/a	124.74	157.50	181.86	196.56	212.94	240.75	272.70
72	n/a	n/a	137.76	174.30	201.18	217.56	235.20	266.40	300.60
73	n/a	n/a	150.78	191.10	220.08	238.14	257.46	290.70	326.70
74	n/a	n/a	165.06	209.16	241.08	260.40	281.40	317.24	355.50
75	n/a	n/a	180.60	229.32	264.18	285.18	307.86	346.50	386.10
76	n/a	n/a	197.82	251.16	289.38	312.48	336.42	378.44	419.84
77	n/a	n/a	216.30	275.10	317.10	342.30	367.92	413.10	456.30
78	n/a	n/a	236.04	299.88	345.24	372.54	399.84	447.75	493.20
79	n/a	n/a	257.04	327.18	376.32	405.30	434.28	485.55	532.80
80	n/a	n/a	279.72	356.58	410.34	441.00	472.08	526.04	575.10
81	n/a	n/a	304.92	388.92	446.88	480.06	512.82	570.15	621.44
82	n/a	n/a	332.22	423.78	487.20	522.48	556.92	617.84	670.95
83	n/a	n/a	358.68	458.22	525.42	562.38	597.66	660.59	716.84
84	n/a	n/a	387.66	495.60	567.42	605.22	641.75	706.50	765.44
85	n/a	n/a	418.74	535.92	612.35	650.99	688.38	755.55	817.19
86	n/a	n/a	452.34	579.18	660.66	700.55	738.78	807.75	872.55
87	n/a	n/a	488.46	626.63	713.15	753.90	792.95	863.99	931.94
88	n/a	n/a	527.94	677.46	769.43	811.02	850.91	923.84	995.39
89	n/a	n/a	570.36	732.47	830.34	872.75	913.50	988.19	1,062.90

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.60	$25.20	$30.00	$36.60	$42.00	$45.60	$50.40	$54.00	$66.60
35-39	25.20	29.40	35.40	43.80	50.40	55.20	61.20	66.00	81.00
40-44	30.00	36.00	43.20	54.60	63.60	69.00	76.80	82.80	101.40
45-49	37.80	45.00	55.20	70.20	81.60	89.40	99.00	106.80	129.60
50	42.60	51.60	63.60	80.40	93.60	102.60	113.40	121.80	147.60
51	44.40	54.00	66.60	84.00	98.40	107.40	118.80	127.80	154.20
52	46.20	56.40	69.60	88.20	102.60	112.20	124.20	133.20	160.80
53	49.20	60.00	73.80	93.60	109.20	119.40	132.00	142.20	170.40
54	52.20	63.60	78.60	99.60	116.40	127.20	140.40	151.20	180.60
55	55.20	67.80	83.40	106.20	124.20	135.60	149.40	160.80	192.00
56	58.80	72.00	88.80	113.40	132.00	144.00	159.00	171.00	203.40
57	62.40	76.20	94.80	120.60	141.00	153.60	169.20	181.80	216.00
58	66.60	81.60	101.40	129.00	150.60	164.40	180.60	193.80	229.80
59	70.80	87.00	108.00	138.00	160.80	175.20	192.60	207.00	244.20
60	75.60	93.00	115.80	147.60	171.60	187.20	205.80	220.80	259.80
61	81.00	99.00	123.60	157.20	183.60	200.40	219.60	235.20	276.60
62	85.80	105.60	132.00	168.60	196.20	213.60	234.60	251.40	294.00
63	92.40	113.40	142.20	181.20	211.20	230.40	252.60	270.00	315.00
64	99.00	122.40	153.00	195.60	227.40	248.40	271.80	291.00	338.40
65	106.20	131.40	165.00	210.60	245.40	267.60	292.80	312.60	362.40
66	114.00	141.00	177.60	226.80	264.60	288.00	315.00	336.60	388.80
67	122.40	151.80	190.80	244.20	285.00	310.20	339.00	361.80	417.00
68	132.60	165.00	207.60	265.80	310.20	337.80	369.00	393.60	452.40
69	144.00	178.80	225.60	289.20	337.20	367.80	401.40	427.80	490.20
70	156.00	193.80	245.40	315.00	367.20	400.80	436.80	465.60	531.00
71	169.20	210.60	266.40	342.60	400.20	436.20	475.20	505.80	576.00
72	183.00	228.60	289.80	373.20	435.60	474.60	516.60	550.20	623.99
73	197.40	246.60	312.60	403.20	470.40	512.40	556.80	591.60	668.39
74	213.00	265.80	337.80	435.60	507.60	553.20	600.00	636.59	715.79
75	229.20	286.80	364.80	470.40	548.40	597.00	646.79	684.59	766.19
76	247.20	309.60	393.60	508.20	592.20	644.39	697.19	736.79	820.19
77	266.40	334.20	425.40	549.00	639.59	695.39	751.19	792.59	878.39
78	289.20	363.00	462.60	598.20	695.99	755.39	814.79	856.79	946.79
79	313.20	394.20	503.40	651.59	757.79	821.39	884.39	926.99	1,019.99
80	340.20	428.40	548.40	709.79	824.99	892.79	959.39	1,002.59	1,099.19
81	368.40	465.60	596.40	773.39	897.59	970.19	1,040.39	1,084.19	1,184.99
82	399.60	505.80	649.19	842.39	977.39	1,054.79	1,128.59	1,172.39	1,276.79
83	420.00	532.20	683.99	887.39	1,027.19	1,105.19	1,178.99	1,219.79	1,325.99
84	441.60	559.80	719.99	934.79	1,079.39	1,157.39	1,231.19	1,269.59	1,376.99
85	463.80	589.20	758.39	984.59	1,134.59	1,212.59	1,286.39	1,320.59	1,430.39
86	487.20	619.79	798.59	1,036.79	1,192.19	1,270.19	1,343.39	1,373.99	1,485.59
87	511.80	651.59	841.19	1,092.59	1,252.79	1,330.19	1,403.39	1,429.19	1,542.59
88	537.60	685.79	886.19	1,150.79	1,316.99	1,393.79	1,465.79	1,487.39	1,602.59
89	565.20	721.79	932.99	1,211.99	1,384.19	1,459.79	1,530.59	1,547.39	1,664.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.30	$23.68	$28.20	$34.77	$39.91	$43.32	$47.88	$51.84	$63.94
35-39	23.68	27.63	33.27	41.61	47.88	52.44	58.14	63.36	77.76
40-44	28.20	33.84	40.60	51.87	60.42	65.55	72.96	79.48	97.34
45-49	35.53	42.31	51.88	66.69	77.52	84.93	94.05	102.52	124.42
50	40.05	48.50	59.78	76.38	88.92	97.47	107.73	116.92	141.70
51	41.74	50.76	62.61	79.80	93.48	102.03	112.86	122.68	148.04
52	43.43	53.02	65.42	83.79	97.47	106.59	117.99	127.88	154.36
53	46.24	56.40	69.37	88.92	103.74	113.43	125.40	136.52	163.58
54	49.07	59.78	73.89	94.62	110.58	120.84	133.38	145.16	173.38
55	51.88	63.73	78.39	100.89	117.99	128.82	141.93	154.36	184.32
56	55.28	67.68	83.48	107.73	125.40	136.80	151.05	164.16	195.26
57	58.66	71.63	89.12	114.57	133.95	145.92	160.74	174.52	207.36
58	62.61	76.70	95.31	122.55	143.07	156.18	171.57	186.04	220.60
59	66.56	81.78	101.52	131.10	152.76	166.44	182.97	198.72	234.43
60	71.06	87.42	108.85	140.22	163.02	177.84	195.51	211.96	249.40
61	76.14	93.06	116.18	149.34	174.42	190.38	208.62	225.79	265.54
62	80.65	99.26	124.08	160.17	186.39	202.92	222.87	241.34	282.24
63	86.86	106.59	133.67	172.14	200.64	218.88	239.97	259.20	302.40
64	93.06	115.06	143.82	185.82	216.03	235.98	258.21	279.36	324.86
65	99.83	123.51	155.10	200.07	233.13	254.22	278.16	300.10	347.90
66	107.16	132.54	166.94	215.46	251.37	273.60	299.24	323.14	373.24
67	115.06	142.69	179.35	231.99	270.75	294.68	322.04	347.32	400.32
68	124.65	155.10	195.14	252.51	294.68	320.91	350.55	377.86	434.30
69	135.36	168.07	212.06	274.74	320.34	349.40	381.32	410.68	470.59
70	146.64	182.17	230.67	299.24	348.84	380.76	414.96	446.97	509.76
71	159.04	197.97	250.42	325.47	380.19	414.39	451.44	485.56	552.96
72	172.02	214.89	272.41	354.54	413.82	450.87	490.76	528.19	599.04
73	185.55	231.81	293.84	383.04	446.88	486.78	528.96	567.93	641.66
74	200.22	249.85	317.53	413.82	482.22	525.54	570.00	611.13	687.16
75	215.44	269.59	342.91	446.88	520.98	567.15	614.46	657.21	735.55
76	232.36	291.02	369.98	482.79	562.59	612.18	662.34	707.32	787.39
77	250.42	314.15	399.87	521.55	607.62	660.63	713.63	760.89	843.25
78	271.84	341.22	434.84	568.28	661.19	717.63	774.06	822.52	908.92
79	294.40	370.55	473.19	619.02	719.91	780.32	840.18	889.91	979.19
80	319.79	402.69	515.49	674.31	783.75	848.15	911.43	962.49	1,055.23
81	346.30	437.66	560.61	734.72	852.71	921.68	988.38	1,040.83	1,137.59
82	375.62	475.45	610.24	800.27	928.52	1,002.06	1,072.16	1,125.49	1,225.71
83	394.80	500.26	642.95	843.03	975.83	1,049.94	1,120.04	1,170.99	1,272.95
84	415.10	526.21	676.79	888.06	1,025.42	1,099.52	1,169.63	1,218.81	1,321.91
85	435.97	553.84	712.89	935.36	1,077.86	1,151.96	1,222.07	1,267.77	1,373.17
86	457.96	582.61	750.68	984.95	1,132.58	1,206.68	1,276.22	1,319.03	1,426.17
87	481.09	612.50	790.72	1,037.96	1,190.15	1,263.68	1,333.22	1,372.02	1,480.89
88	505.34	644.65	833.02	1,093.26	1,251.14	1,324.10	1,392.50	1,427.89	1,538.49
89	531.28	678.49	877.02	1,151.39	1,314.98	1,386.80	1,454.06	1,485.49	1,597.81

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.80	$21.93	$26.11	$32.57	$37.39	$40.58	$44.86	$49.15	$60.61
35-39	21.93	25.58	30.80	38.98	44.86	49.12	54.47	60.06	73.71
40-44	26.11	31.32	37.58	48.59	56.61	61.41	68.36	75.35	92.27
45-49	32.89	39.15	48.02	62.48	72.62	79.57	88.11	97.19	117.94
50	37.06	44.89	55.33	71.55	83.30	91.31	100.93	110.84	134.31
51	38.63	46.99	57.94	74.76	87.58	95.58	105.73	116.30	140.32
52	40.19	49.07	60.56	78.50	91.31	99.86	110.54	121.21	146.32
53	42.81	52.20	64.21	83.30	97.19	106.26	117.48	129.40	155.06
54	45.41	55.33	68.38	88.65	103.59	113.20	124.95	137.60	164.34
55	48.02	58.98	72.56	94.52	110.54	120.69	132.97	146.32	174.72
56	51.15	62.64	77.26	100.93	117.48	128.16	141.51	155.61	185.09
57	54.28	66.29	82.47	107.33	125.49	136.70	150.59	165.43	196.56
58	57.94	71.00	88.22	114.81	134.03	146.31	160.73	176.35	209.11
59	61.59	75.69	93.96	122.82	143.12	155.92	171.41	188.37	222.22
60	65.77	80.91	100.74	131.37	152.73	166.60	183.16	200.92	236.42
61	70.47	86.13	107.53	139.91	163.41	178.35	195.45	214.03	251.70
62	74.65	91.88	114.84	150.05	174.62	190.10	208.79	228.77	267.54
63	80.39	98.66	123.71	161.27	187.96	205.06	224.81	245.70	286.64
64	86.13	106.48	133.11	174.09	202.38	221.07	241.90	264.81	307.94
65	92.39	114.32	143.55	187.43	218.41	238.17	260.59	284.46	329.78
66	99.18	122.67	154.52	201.85	235.49	256.32	280.35	306.30	353.80
67	106.48	132.06	165.99	217.34	253.65	276.07	301.71	329.23	379.47
68	115.36	143.55	180.61	236.56	276.07	300.64	328.40	358.18	411.68
69	125.28	155.55	196.27	257.39	300.11	327.34	357.25	389.30	446.08
70	135.72	168.61	213.50	280.35	326.80	356.71	388.75	423.69	483.20
71	147.21	183.22	231.76	304.91	356.18	388.22	422.92	460.27	524.16
72	159.21	198.88	252.13	332.15	387.68	422.39	459.77	500.68	567.84
73	171.74	214.54	271.96	358.84	418.65	456.03	495.55	538.35	608.24
74	185.31	231.25	293.89	387.68	451.76	492.34	534.00	579.30	651.38
75	199.41	249.51	317.38	418.65	488.07	531.32	575.65	622.98	697.24
76	215.06	269.35	342.43	452.30	527.06	573.51	620.50	670.48	746.37
77	231.76	290.75	370.10	488.60	569.24	618.90	668.56	721.26	799.34
78	251.61	315.80	402.45	532.39	619.43	672.30	725.16	779.68	861.58
79	272.49	342.95	437.95	579.92	674.44	731.04	787.11	843.56	928.19
80	295.97	372.71	477.11	631.72	734.24	794.59	853.86	912.36	1,000.27
81	320.51	405.07	518.86	688.33	798.86	863.47	925.95	986.61	1,078.34
82	347.65	440.05	564.80	749.73	869.88	938.76	1,004.45	1,066.88	1,161.87
83	365.40	463.01	595.08	789.78	914.20	983.62	1,049.30	1,110.01	1,206.66
84	384.19	487.02	626.39	831.96	960.66	1,030.08	1,095.75	1,155.33	1,253.06
85	403.50	512.60	659.80	876.29	1,009.78	1,079.21	1,144.89	1,201.74	1,301.65
86	423.86	539.22	694.77	922.75	1,061.05	1,130.47	1,195.62	1,250.34	1,351.89
87	445.26	566.89	731.84	972.41	1,114.99	1,183.87	1,249.02	1,300.56	1,403.76
88	467.71	596.65	770.98	1,024.20	1,172.12	1,240.47	1,304.55	1,353.52	1,458.36
89	491.72	627.97	811.71	1,078.67	1,231.93	1,299.21	1,362.22	1,408.12	1,514.59

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.92	$20.91	$24.91	$31.11	$35.71	$38.76	$42.84	$47.52	$58.60
35-39	20.91	24.40	29.38	37.23	42.84	46.92	52.03	58.08	71.28
40-44	24.91	29.88	35.86	46.41	54.07	58.65	65.28	72.86	89.24
45-49	31.37	37.35	45.82	59.67	69.36	75.99	84.15	93.98	114.04
50	35.36	42.83	52.79	68.34	79.56	87.21	96.39	107.18	129.88
51	36.85	44.83	55.28	71.40	83.64	91.29	100.98	112.46	135.70
52	38.35	46.81	57.76	74.97	87.21	95.37	105.57	117.22	141.50
53	40.83	49.80	61.25	79.56	92.82	101.49	112.20	125.14	149.96
54	43.33	52.79	65.24	84.66	98.94	108.12	119.34	133.06	158.92
55	45.82	56.27	69.22	90.27	105.57	115.26	126.99	141.50	168.96
56	48.81	59.76	73.70	96.39	112.20	122.40	135.15	150.48	178.99
57	51.80	63.25	78.69	102.51	119.85	130.56	143.82	159.98	190.08
58	55.28	67.72	84.16	109.65	128.01	139.74	153.51	170.54	202.22
59	58.77	72.21	89.64	117.30	136.68	148.92	163.71	182.16	214.90
60	62.75	77.19	96.11	125.46	145.86	159.12	174.93	194.30	228.62
61	67.23	82.17	102.59	133.62	156.06	170.34	186.66	206.98	243.40
62	71.21	87.64	109.56	143.31	166.77	181.56	199.41	221.23	258.72
63	76.69	94.12	118.02	154.02	179.52	195.84	214.71	237.60	277.20
64	82.17	101.60	126.99	166.26	193.29	211.14	231.03	256.08	297.79
65	88.14	109.06	136.95	179.01	208.59	227.46	248.88	275.08	318.91
66	94.62	117.03	147.40	192.78	224.91	244.80	267.75	296.20	342.14
67	101.60	125.99	158.37	207.57	242.25	263.67	288.15	318.38	366.96
68	110.06	136.95	172.31	225.93	263.67	287.12	313.64	346.36	398.11
69	119.52	148.41	187.24	245.82	286.62	312.63	341.19	376.46	431.37
70	129.48	160.85	203.68	267.75	312.12	340.68	371.28	409.72	467.28
71	140.43	174.79	221.11	291.20	340.16	370.76	403.92	445.10	506.88
72	151.89	189.74	240.53	317.22	370.26	403.40	439.11	484.17	549.12
73	163.84	204.67	259.46	342.72	399.84	435.54	473.28	520.60	588.19
74	176.79	220.61	280.37	370.26	431.46	470.22	510.00	560.20	629.90
75	190.23	238.05	302.78	399.84	466.14	507.44	549.78	602.44	674.25
76	205.18	256.96	326.68	431.96	503.36	547.74	592.62	648.38	721.77
77	221.11	277.38	353.08	466.64	543.66	591.08	638.51	697.48	772.99
78	240.03	301.28	383.95	508.47	591.60	642.08	692.58	753.98	833.17
79	259.95	327.18	417.81	553.86	644.12	698.19	751.74	815.75	897.59
80	282.37	355.57	455.17	603.32	701.24	758.87	815.48	882.28	967.29
81	305.77	386.44	495.01	657.39	762.95	824.67	884.34	954.09	1,042.79
82	331.67	419.81	538.83	716.03	830.79	896.58	959.30	1,031.71	1,123.57
83	348.60	441.73	567.72	754.28	873.11	939.42	1,002.14	1,073.41	1,166.87
84	366.52	464.63	597.60	794.58	917.48	983.78	1,046.51	1,117.23	1,211.75
85	384.95	489.03	629.47	836.91	964.40	1,030.70	1,093.43	1,162.11	1,258.75
86	404.37	514.42	662.83	881.27	1,013.36	1,079.66	1,141.88	1,209.11	1,307.31
87	424.79	540.82	698.19	928.70	1,064.87	1,130.66	1,192.88	1,257.69	1,357.47
88	446.20	569.21	735.54	978.18	1,119.44	1,184.72	1,245.92	1,308.91	1,410.27
89	469.11	599.09	774.39	1,030.19	1,176.56	1,240.82	1,301.00	1,361.71	1,464.66

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.64	$19.41	$23.11	$29.28	$33.60	$36.48	$40.32	$44.83	$55.28
35-39	19.41	22.64	27.26	35.04	40.32	44.16	48.96	54.78	67.23
40-44	23.11	27.72	33.26	43.68	50.88	55.20	61.44	68.73	84.16
45-49	29.11	34.65	42.50	56.16	65.28	71.52	79.20	88.65	107.56
50	32.80	39.73	48.97	64.32	74.88	82.08	90.72	101.09	122.51
51	34.19	41.59	51.28	67.20	78.72	85.92	95.04	106.07	127.98
52	35.57	43.43	53.60	70.56	82.08	89.76	99.36	110.55	133.46
53	37.89	46.20	56.82	74.88	87.36	95.52	105.60	118.02	141.44
54	40.19	48.97	60.52	79.68	93.12	101.76	112.32	125.50	149.90
55	42.50	52.21	64.22	84.96	99.36	108.48	119.52	133.46	159.36
56	45.27	55.44	68.38	90.72	105.60	115.20	127.20	141.93	168.82
57	48.04	58.67	72.99	96.48	112.80	122.88	135.36	150.89	179.28
58	51.28	62.84	78.08	103.20	120.48	131.52	144.48	160.85	190.73
59	54.51	66.99	83.16	110.40	128.64	140.16	154.08	171.81	202.69
60	58.21	71.61	89.17	118.08	137.28	149.76	164.64	183.26	215.63
61	62.37	76.23	95.17	125.76	146.88	160.32	175.68	195.22	229.58
62	66.06	81.32	101.64	134.88	156.96	170.88	187.68	208.66	244.02
63	71.15	87.32	109.49	144.96	168.96	184.32	202.08	224.10	261.45
64	76.23	94.24	117.81	156.48	181.92	198.72	217.44	241.53	280.87
65	81.77	101.18	127.05	168.48	196.32	214.08	234.24	259.46	300.79
66	87.78	108.57	136.76	181.44	211.68	230.40	252.00	279.38	322.70
67	94.24	116.89	146.91	195.36	228.00	248.16	271.20	300.29	346.11
68	102.10	127.05	159.85	212.64	248.16	270.24	295.20	326.68	375.49
69	110.88	137.67	173.71	231.36	269.76	294.24	321.12	355.07	406.86
70	120.12	149.22	188.95	252.00	293.76	320.64	349.44	386.44	440.72
71	130.29	162.16	205.12	274.08	320.16	348.96	380.16	419.81	478.08
72	140.91	176.02	223.14	298.56	348.48	379.68	413.28	456.66	517.92
73	152.00	189.88	240.70	322.56	376.32	409.92	445.44	491.02	554.77
74	164.01	204.66	260.10	348.48	406.08	442.56	480.00	528.38	594.10
75	176.49	220.83	280.90	376.32	438.72	477.60	517.44	568.22	635.94
76	190.34	238.39	303.07	406.56	473.76	515.52	557.76	611.54	680.77
77	205.12	257.33	327.55	439.20	511.68	556.32	600.95	657.86	729.07
78	222.69	279.51	356.20	478.56	556.80	604.31	651.83	711.14	785.84
79	241.17	303.53	387.62	521.28	606.23	657.11	707.51	769.40	846.59
80	261.95	329.87	422.27	567.84	659.99	714.23	767.51	832.15	912.33
81	283.67	358.51	459.23	618.71	718.07	776.15	832.31	899.88	983.54
82	307.69	389.46	499.88	673.91	781.91	843.83	902.87	973.08	1,059.73
83	323.40	409.79	526.68	709.91	821.75	884.15	943.19	1,012.42	1,100.58
84	340.03	431.05	554.40	747.83	863.51	925.91	984.95	1,053.75	1,142.90
85	357.13	453.68	583.96	787.67	907.67	970.07	1,029.11	1,096.09	1,187.23
86	375.14	477.25	614.92	829.43	953.75	1,016.15	1,074.71	1,140.42	1,233.03
87	394.09	501.73	647.72	874.07	1,002.23	1,064.15	1,122.71	1,186.22	1,280.35
88	413.95	528.06	682.37	920.63	1,053.59	1,115.03	1,172.63	1,234.53	1,330.15
89	435.20	555.78	718.40	969.59	1,107.35	1,167.83	1,224.47	1,284.33	1,381.44

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$21.00	$25.63	$29.40	$31.92	$35.28	$40.51	$49.95
35-39	n/a	n/a	24.79	30.67	35.28	38.64	42.84	49.51	60.75
40-44	n/a	n/a	30.24	38.23	44.52	48.31	53.76	62.10	76.05
45-49	n/a	n/a	38.64	49.15	57.12	62.58	69.30	80.10	97.20
50	n/a	n/a	44.52	56.28	65.52	71.82	79.38	91.35	110.70
51	n/a	n/a	46.63	58.80	68.88	75.18	83.16	95.85	115.65
52	n/a	n/a	48.72	61.74	71.82	78.54	86.94	99.90	120.60
53	n/a	n/a	51.67	65.52	76.44	83.58	92.40	106.65	127.80
54	n/a	n/a	55.02	69.72	81.48	89.04	98.28	113.40	135.45
55	n/a	n/a	58.38	74.34	86.94	94.92	104.58	120.60	144.00
56	n/a	n/a	62.16	79.38	92.40	100.80	111.30	128.25	152.55
57	n/a	n/a	66.36	84.42	98.70	107.52	118.44	136.35	162.00
58	n/a	n/a	70.98	90.30	105.42	115.08	126.42	145.35	172.35
59	n/a	n/a	75.60	96.60	112.56	122.64	134.82	155.25	183.15
60	n/a	n/a	81.06	103.32	120.12	131.04	144.06	165.60	194.85
61	n/a	n/a	86.52	110.04	128.52	140.28	153.72	176.40	207.45
62	n/a	n/a	92.40	118.02	137.34	149.52	164.22	188.55	220.50
63	n/a	n/a	99.54	126.84	147.84	161.28	176.82	202.50	236.25
64	n/a	n/a	107.10	136.92	159.18	173.88	190.26	218.25	253.80
65	n/a	n/a	115.50	147.42	171.78	187.32	204.96	234.45	271.80
66	n/a	n/a	124.32	158.76	185.22	201.60	220.50	252.45	291.60
67	n/a	n/a	133.56	170.94	199.50	217.14	237.30	271.35	312.75
68	n/a	n/a	145.32	186.06	217.14	236.46	258.30	295.20	339.30
69	n/a	n/a	157.92	202.44	236.04	257.46	280.98	320.84	367.64
70	n/a	n/a	171.78	220.50	257.04	280.56	305.76	349.20	398.24
71	n/a	n/a	186.48	239.82	280.14	305.34	332.64	379.35	432.00
72	n/a	n/a	202.86	261.24	304.92	332.22	361.62	412.64	468.00
73	n/a	n/a	218.82	282.24	329.28	358.68	389.76	443.70	501.30
74	n/a	n/a	236.46	304.92	355.32	387.24	420.00	477.44	536.84
75	n/a	n/a	255.36	329.28	383.88	417.90	452.76	513.44	574.64
76	n/a	n/a	275.52	355.74	414.54	451.08	488.04	552.60	615.15
77	n/a	n/a	297.78	384.30	447.72	486.78	525.84	594.44	658.79
78	n/a	n/a	323.82	418.74	487.20	528.78	570.36	642.59	710.10
79	n/a	n/a	352.38	456.12	530.46	574.98	619.07	695.24	764.99
80	n/a	n/a	383.88	496.86	577.50	624.95	671.58	751.95	824.39
81	n/a	n/a	417.48	541.38	628.31	679.14	728.27	813.15	888.75
82	n/a	n/a	454.44	589.68	684.18	738.35	790.02	879.30	957.59
83	n/a	n/a	478.80	621.18	719.03	773.63	825.30	914.84	994.50
84	n/a	n/a	504.00	654.35	755.58	810.18	861.83	952.19	1,032.74
85	n/a	n/a	530.88	689.22	794.22	848.82	900.47	990.44	1,072.79
86	n/a	n/a	559.02	725.75	834.54	889.14	940.38	1,030.50	1,114.19
87	n/a	n/a	588.84	764.82	876.95	931.14	982.38	1,071.90	1,156.94
88	n/a	n/a	620.34	805.55	921.90	975.66	1,026.06	1,115.54	1,201.94
89	n/a	n/a	653.10	848.39	968.94	1,021.86	1,071.42	1,160.54	1,248.30

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$27.60	$32.40	$39.00	$48.60	$56.40	$61.20	$68.40	$73.80	$91.80
35-39	33.60	40.80	49.20	61.80	72.00	79.20	87.60	94.80	116.40
40-44	42.60	51.00	63.00	79.20	93.00	101.40	112.20	121.20	147.00
45-49	52.80	64.20	79.20	100.80	117.60	128.40	142.20	153.00	184.20
50	58.80	72.00	89.40	113.40	132.00	144.60	159.60	171.00	205.20
51	61.20	75.00	93.00	118.20	137.40	150.00	165.60	177.60	212.40
52	63.60	78.00	96.60	123.00	143.40	156.00	172.20	184.80	220.80
53	66.60	81.60	101.40	129.00	150.60	164.40	181.20	194.40	231.60
54	70.20	85.80	106.80	136.20	158.40	172.80	190.20	204.00	242.40
55	73.80	90.60	112.20	142.80	166.80	181.80	200.40	214.80	254.40
56	77.40	94.80	118.20	150.60	175.80	191.40	210.60	225.60	267.00
57	81.00	99.60	124.20	158.40	184.80	201.60	221.40	237.00	280.20
58	85.80	105.00	131.40	167.40	195.00	212.40	233.40	250.20	294.60
59	90.00	111.00	138.60	176.40	205.80	224.40	246.00	263.40	309.60
60	94.80	117.00	145.80	186.60	217.20	236.40	259.20	277.80	325.20
61	100.20	123.00	154.20	196.80	229.20	249.60	273.60	292.80	342.00
62	105.60	130.20	162.60	207.60	241.80	263.40	288.00	308.40	359.40
63	111.60	138.00	172.80	220.80	256.80	280.20	306.60	327.60	381.00
64	118.80	146.40	183.60	235.20	273.60	298.20	325.80	348.00	403.80
65	126.00	156.00	195.60	250.20	291.00	317.40	346.80	370.20	427.80
66	133.80	165.60	207.60	265.80	309.60	337.20	368.40	393.60	453.60
67	141.60	175.80	220.80	283.20	329.40	358.80	391.80	418.20	481.20
68	151.80	188.40	237.60	304.80	354.60	386.40	421.80	450.00	516.00
69	162.60	202.20	255.60	327.60	382.20	416.40	453.60	483.60	553.20
70	174.60	217.20	274.80	352.80	411.60	448.20	488.40	520.20	593.40
71	187.20	233.40	295.20	379.80	442.80	483.00	525.60	559.80	636.59
72	200.40	250.20	317.40	408.60	477.00	519.60	565.80	602.39	682.79
73	214.80	268.20	340.20	438.60	511.20	556.80	604.79	643.19	725.99
74	229.80	287.40	364.80	469.80	547.80	596.40	647.39	686.39	772.19
75	245.40	307.20	390.60	504.00	587.40	638.99	692.39	733.19	820.79
76	262.80	329.40	418.80	540.60	629.39	684.59	740.99	782.99	872.39
77	281.40	352.80	448.80	579.60	674.99	733.79	792.59	836.39	927.59
78	303.60	381.00	486.00	627.59	730.19	792.59	854.99	899.39	993.59
79	327.00	411.60	525.60	679.79	790.19	856.79	922.19	967.19	1,064.99
80	352.80	444.60	568.80	736.19	855.59	925.79	994.79	1,039.79	1,141.19
81	380.40	480.00	614.99	797.39	925.79	1,000.79	1,072.79	1,118.39	1,222.79
82	409.80	518.40	665.99	863.39	1,001.99	1,081.19	1,157.39	1,202.99	1,310.39
83	429.00	543.60	698.39	905.99	1,048.79	1,128.59	1,204.19	1,246.79	1,355.39
84	448.80	569.40	732.59	950.39	1,097.99	1,177.19	1,252.79	1,291.79	1,402.19
85	469.80	596.40	767.99	997.19	1,148.99	1,228.19	1,303.19	1,338.59	1,450.19
86	491.40	625.19	805.79	1,046.39	1,202.99	1,281.59	1,355.99	1,387.19	1,500.59
87	514.20	655.19	844.79	1,097.39	1,259.39	1,337.39	1,410.59	1,437.59	1,552.19
88	538.20	686.39	886.19	1,151.39	1,318.19	1,395.59	1,467.59	1,489.79	1,605.59
89	565.20	721.79	932.99	1,211.99	1,384.19	1,459.79	1,530.59	1,547.39	1,664.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$25.94	$30.46	$36.67	$46.17	$53.59	$58.14	$64.98	$70.84	$88.12
35-39	31.58	38.36	46.24	58.71	68.40	75.24	83.22	91.00	111.74
40-44	40.05	47.95	59.22	75.24	88.35	96.33	106.59	116.36	141.12
45-49	49.64	60.35	74.44	95.76	111.72	121.98	135.09	146.88	176.83
50	55.28	67.68	84.03	107.73	125.40	137.37	151.62	164.16	196.99
51	57.52	70.50	87.42	112.29	130.53	142.50	157.32	170.50	203.90
52	59.78	73.32	90.81	116.85	136.23	148.20	163.59	177.40	211.96
53	62.61	76.70	95.31	122.55	143.07	156.18	172.14	186.62	222.34
54	65.99	80.65	100.40	129.39	150.48	164.16	180.69	195.84	232.70
55	69.37	85.17	105.47	135.66	158.46	172.71	190.38	206.20	244.22
56	72.75	89.12	111.11	143.07	167.01	181.83	200.07	216.58	256.32
57	76.14	93.62	116.75	150.48	175.56	191.52	210.33	227.52	268.99
58	80.65	98.70	123.51	159.03	185.25	201.78	221.73	240.19	282.82
59	84.60	104.34	130.29	167.58	195.51	213.18	233.70	252.86	297.22
60	89.12	109.98	137.05	177.27	206.34	224.58	246.24	266.68	312.19
61	94.19	115.62	144.95	186.96	217.74	237.12	259.92	281.08	328.32
62	99.26	122.39	152.85	197.22	229.71	250.23	273.60	296.06	345.02
63	104.90	129.72	162.44	209.76	243.96	266.19	291.27	314.50	365.76
64	111.68	137.62	172.58	223.44	259.92	283.28	309.51	334.08	387.64
65	118.44	146.64	183.86	237.69	276.44	301.52	329.46	355.39	410.68
66	125.77	155.66	195.14	252.51	294.12	320.34	349.98	377.86	435.45
67	133.10	165.25	207.55	269.04	312.92	340.86	372.20	401.47	461.95
68	142.69	177.10	223.34	289.56	336.87	367.08	400.71	432.00	495.36
69	152.85	190.07	240.26	311.22	363.08	395.58	430.92	464.25	531.07
70	164.13	204.16	258.31	335.16	391.02	425.79	463.98	499.39	569.66
71	175.96	219.39	277.48	360.80	420.66	458.84	499.32	537.40	611.13
72	188.38	235.19	298.35	388.16	453.15	493.62	537.51	578.30	655.48
73	201.91	252.11	319.79	416.67	485.64	528.96	574.56	617.47	696.95
74	216.01	270.15	342.91	446.31	520.40	566.58	615.03	658.94	741.31
75	230.67	288.76	367.16	478.80	558.03	607.04	657.78	703.87	787.96
76	247.03	309.63	393.67	513.56	597.92	650.36	703.95	751.67	837.49
77	264.51	331.63	421.87	550.62	641.24	697.11	752.96	802.94	890.49
78	285.38	358.14	456.84	596.22	693.68	752.96	812.24	863.41	953.85
79	307.38	386.90	494.06	645.80	750.68	813.95	876.08	928.51	1,022.39
80	331.63	417.92	534.67	699.39	812.82	879.51	945.06	998.20	1,095.55
81	357.58	451.20	578.10	757.52	879.51	950.75	1,019.15	1,073.65	1,173.87
82	385.21	487.29	626.03	820.23	951.90	1,027.14	1,099.52	1,154.87	1,257.97
83	403.26	510.98	656.49	860.70	996.35	1,072.16	1,143.98	1,196.91	1,301.17
84	421.87	535.23	688.64	902.87	1,043.10	1,118.34	1,190.15	1,240.11	1,346.11
85	441.61	560.61	721.91	947.34	1,091.54	1,166.78	1,238.03	1,285.05	1,392.18
86	461.91	587.68	757.44	994.07	1,142.84	1,217.51	1,288.19	1,331.71	1,440.57
87	483.35	615.88	794.11	1,042.52	1,196.42	1,270.52	1,340.06	1,380.09	1,490.10
88	505.90	645.21	833.02	1,093.82	1,252.28	1,325.81	1,394.21	1,430.19	1,541.37
89	531.28	678.49	877.02	1,151.39	1,314.98	1,386.80	1,454.06	1,485.49	1,597.81

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.01	$28.19	$33.93	$43.25	$50.19	$54.47	$60.87	$67.16	$83.54
35-39	29.24	35.50	42.81	55.00	64.08	70.48	77.97	86.27	105.93
40-44	37.06	44.37	54.81	70.48	82.77	90.25	99.86	110.29	133.77
45-49	45.94	55.85	68.90	89.72	104.66	114.27	126.56	139.23	167.62
50	51.15	62.64	77.78	100.93	117.48	128.69	142.05	155.61	186.73
51	53.25	65.25	80.91	105.20	122.29	133.50	147.38	161.62	193.29
52	55.33	67.86	84.04	109.47	127.62	138.84	153.26	168.16	200.92
53	57.94	71.00	88.22	114.81	134.03	146.31	161.27	176.90	210.75
54	61.07	74.65	92.91	121.22	140.98	153.80	169.27	185.64	220.58
55	64.21	78.82	97.61	127.09	148.45	161.80	178.35	195.47	231.50
56	67.34	82.47	102.83	134.03	156.46	170.34	187.43	205.30	242.97
57	70.47	86.65	108.05	140.98	164.47	179.42	197.05	215.67	254.98
58	74.65	91.35	114.32	148.98	173.55	189.03	207.73	227.68	268.09
59	78.30	96.57	120.58	156.99	183.16	199.71	218.94	239.69	281.74
60	82.47	101.79	126.85	166.07	193.31	210.39	230.68	252.79	295.93
61	87.17	107.01	134.15	175.15	203.99	222.14	243.50	266.44	311.22
62	91.88	113.27	141.46	184.77	215.20	234.42	256.32	280.64	327.05
63	97.09	120.06	150.34	196.51	228.55	249.38	272.87	298.11	346.71
64	103.35	127.36	159.73	209.32	243.50	265.39	289.96	316.68	367.46
65	109.62	135.72	170.17	222.67	258.99	282.49	308.65	336.88	389.30
66	116.41	144.08	180.61	236.56	275.54	300.11	327.87	358.18	412.77
67	123.20	152.94	192.10	252.04	293.17	319.33	348.70	380.56	437.89
68	132.06	163.91	206.71	271.27	315.59	343.90	375.40	409.50	469.56
69	141.46	175.91	222.37	291.56	340.15	370.59	403.70	440.07	503.41
70	151.90	188.97	239.07	313.99	366.32	398.90	434.67	473.37	539.98
71	162.86	203.06	256.82	338.02	394.09	429.87	467.78	509.42	579.30
72	174.35	217.67	276.14	363.65	424.52	462.44	503.56	548.18	621.34
73	186.87	233.33	295.97	390.35	454.96	495.55	538.27	585.31	660.66
74	199.93	250.03	317.38	418.12	487.53	530.79	576.18	624.62	702.69
75	213.50	267.26	339.82	448.56	522.78	568.71	616.23	667.21	746.92
76	228.63	286.58	364.35	481.13	560.17	609.29	659.48	712.52	793.88
77	244.82	306.94	390.45	515.84	600.75	653.08	705.41	761.12	844.11
78	264.13	331.47	422.82	558.56	649.87	705.41	760.95	818.45	904.17
79	284.48	358.09	457.27	605.01	703.27	762.55	820.75	880.15	969.14
80	306.94	386.80	494.85	655.22	761.48	823.96	885.36	946.21	1,038.48
81	330.95	417.60	535.04	709.68	823.96	890.71	954.79	1,017.73	1,112.74
82	356.53	451.00	579.42	768.42	891.78	962.26	1,030.08	1,094.72	1,192.45
83	373.23	472.93	607.60	806.34	933.43	1,004.45	1,071.73	1,134.58	1,233.40
84	390.45	495.38	637.36	845.85	977.22	1,047.70	1,114.99	1,175.53	1,275.99
85	408.73	518.86	668.15	887.50	1,022.60	1,093.09	1,159.83	1,218.12	1,319.67
86	427.51	543.92	701.05	931.29	1,070.66	1,140.61	1,206.83	1,262.35	1,365.53
87	447.35	570.02	734.97	976.68	1,120.86	1,190.28	1,255.42	1,308.21	1,412.49
88	468.23	597.16	770.98	1,024.74	1,173.19	1,242.08	1,306.16	1,355.71	1,461.09
89	491.72	627.97	811.71	1,078.67	1,231.93	1,299.21	1,362.22	1,408.12	1,514.59

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.91	$26.89	$32.37	$41.31	$47.95	$52.03	$58.14	$64.94	$80.78
35-39	27.88	33.86	40.83	52.53	61.20	67.32	74.46	83.42	102.44
40-44	35.36	42.33	52.29	67.32	79.05	86.19	95.37	106.66	129.36
45-49	43.82	53.29	65.74	85.68	99.96	109.14	120.87	134.64	162.10
50	48.81	59.76	74.20	96.39	112.20	122.91	135.66	150.48	180.58
51	50.79	62.25	77.19	100.47	116.79	127.50	140.76	156.28	186.91
52	52.79	64.74	80.18	104.55	121.89	132.60	146.37	162.62	194.30
53	55.28	67.72	84.16	109.65	128.01	139.74	154.02	171.07	203.80
54	58.26	71.21	88.65	115.77	134.64	146.88	161.67	179.52	213.31
55	61.25	75.20	93.13	121.38	141.78	154.53	170.34	189.02	223.87
56	64.24	78.69	98.10	128.01	149.43	162.69	179.01	198.52	234.96
57	67.23	82.67	103.09	134.64	157.08	171.36	188.19	208.56	246.58
58	71.21	87.15	109.06	142.29	165.75	180.54	198.39	220.18	259.24
59	74.70	92.13	115.04	149.94	174.93	190.74	209.10	231.79	272.44
60	78.69	97.11	121.01	158.61	184.62	200.94	220.32	244.46	286.18
61	83.17	102.09	127.98	167.28	194.82	212.16	232.56	257.66	300.96
62	87.64	108.06	134.96	176.46	205.53	223.89	244.80	271.39	316.27
63	92.63	114.54	143.42	187.68	218.28	238.17	260.61	288.28	335.28
64	98.61	121.52	152.39	199.92	232.56	253.47	276.92	306.24	355.34
65	104.58	129.48	162.35	212.67	247.35	269.79	294.78	325.78	376.46
66	111.05	137.44	172.31	225.93	263.16	286.62	313.14	346.36	399.16
67	117.52	145.91	183.26	240.72	279.99	304.98	333.03	368.02	423.45
68	125.99	156.37	197.20	259.08	301.40	328.44	358.52	396.00	454.08
69	134.96	167.82	212.15	278.46	324.87	353.94	385.56	425.56	486.81
70	144.92	180.27	228.09	299.88	349.86	380.96	415.14	457.77	522.19
71	155.38	193.72	245.02	322.83	376.38	410.55	446.76	492.62	560.20
72	166.33	207.66	263.44	347.31	405.44	441.66	480.92	530.11	600.86
73	178.29	222.61	282.37	372.80	434.52	473.28	514.08	566.01	638.87
74	190.73	238.54	302.78	399.32	465.63	506.94	550.28	604.03	679.53
75	203.68	254.98	324.19	428.40	499.28	543.15	588.54	645.21	722.30
76	218.13	273.40	347.60	459.51	534.99	581.91	629.84	689.03	767.71
77	233.56	292.82	372.50	492.66	573.75	623.72	673.71	736.03	816.28
78	251.99	316.23	403.38	533.46	620.67	673.71	726.75	791.47	874.36
79	271.41	341.63	436.24	577.83	671.67	728.27	783.87	851.13	937.19
80	292.82	369.02	472.10	625.76	727.26	786.92	845.58	915.01	1,004.25
81	315.73	398.40	510.44	677.79	786.92	850.67	911.87	984.19	1,076.05
82	340.13	430.27	552.78	733.88	851.70	919.02	983.78	1,058.63	1,153.15
83	356.07	451.19	579.67	770.10	891.47	959.30	1,023.56	1,097.17	1,192.75
84	372.50	472.60	608.06	807.83	933.30	1,000.62	1,064.87	1,136.77	1,233.93
85	389.93	495.01	637.43	847.62	976.64	1,043.96	1,107.71	1,177.95	1,276.17
86	407.85	518.91	668.81	889.43	1,022.54	1,089.35	1,152.59	1,220.73	1,320.51
87	426.78	543.81	701.18	932.78	1,070.48	1,136.78	1,199.00	1,265.07	1,365.93
88	446.70	569.71	735.54	978.68	1,120.46	1,186.26	1,247.46	1,311.01	1,412.91
89	469.11	599.09	774.39	1,030.19	1,176.56	1,240.82	1,301.00	1,361.71	1,464.66

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.25	$24.95	$30.03	$38.88	$45.12	$48.96	$54.72	$61.25	$76.19
35-39	25.88	31.42	37.89	49.44	57.60	63.36	70.08	78.69	96.61
40-44	32.80	39.27	48.51	63.36	74.40	81.12	89.76	100.59	122.01
45-49	40.66	49.43	60.98	80.64	94.08	102.72	113.76	126.99	152.89
50	45.27	55.44	68.84	90.72	105.60	115.68	127.68	141.93	170.31
51	47.13	57.75	71.61	94.56	109.92	120.00	132.48	147.40	176.29
52	48.97	60.06	74.38	98.40	114.72	124.80	137.76	153.38	183.26
53	51.28	62.84	78.08	103.20	120.48	131.52	144.96	161.36	192.23
54	54.05	66.06	82.23	108.96	126.72	138.24	152.16	169.32	201.19
55	56.82	69.76	86.39	114.24	133.44	145.44	160.32	178.29	211.15
56	59.60	72.99	91.01	120.48	140.64	153.12	168.48	187.24	221.61
57	62.37	76.69	95.63	126.72	147.84	161.28	177.12	196.71	232.57
58	66.06	80.85	101.18	133.92	156.00	169.92	186.72	207.66	244.51
59	69.30	85.47	106.72	141.12	164.64	179.52	196.80	218.62	256.96
60	72.99	90.09	112.26	149.28	173.76	189.12	207.36	230.57	269.91
61	77.15	94.71	118.73	157.44	183.36	199.68	218.88	243.02	283.86
62	81.32	100.25	125.20	166.08	193.44	210.72	230.40	255.97	298.30
63	85.93	106.26	133.06	176.64	205.44	224.16	245.28	271.91	316.23
64	91.47	112.72	141.37	188.16	218.88	238.56	260.64	288.84	335.15
65	97.02	120.12	150.61	200.16	232.80	253.92	277.44	307.26	355.07
66	103.02	127.52	159.85	212.64	247.68	269.76	294.72	326.68	376.48
67	109.04	135.37	170.02	226.56	263.52	287.04	313.44	347.10	399.39
68	116.89	145.07	182.95	243.84	283.68	309.12	337.44	373.50	428.28
69	125.20	155.69	196.81	262.08	305.76	333.12	362.88	401.39	459.15
70	134.44	167.25	211.59	282.24	329.28	358.56	390.72	431.77	492.52
71	144.14	179.71	227.30	303.84	354.24	386.40	420.48	464.63	528.38
72	154.31	192.65	244.39	326.88	381.60	415.68	452.64	499.99	566.72
73	165.39	206.51	261.95	350.88	408.96	445.44	483.84	533.85	602.58
74	176.94	221.30	280.90	375.84	438.24	477.12	517.92	569.71	640.93
75	188.95	236.54	300.76	403.20	469.92	511.20	553.92	608.55	681.26
76	202.35	253.63	322.47	432.48	503.52	547.68	592.80	649.88	724.08
77	216.67	271.66	345.58	463.68	540.00	587.04	634.07	694.21	769.90
78	233.77	293.36	374.22	502.08	584.16	634.07	683.99	746.49	824.68
79	251.79	316.93	404.71	543.84	632.15	685.43	737.75	802.77	883.95
80	271.66	342.34	437.97	588.96	684.47	740.63	795.83	863.02	947.18
81	292.91	369.60	473.55	637.91	740.63	800.63	858.23	928.27	1,014.92
82	315.54	399.16	512.82	690.71	801.59	864.95	925.91	998.48	1,087.63
83	330.32	418.57	537.76	724.79	839.03	902.87	963.35	1,034.84	1,124.97
84	345.58	438.43	564.09	760.31	878.39	941.75	1,002.23	1,072.18	1,163.82
85	361.74	459.23	591.36	797.75	919.19	982.55	1,042.55	1,111.03	1,203.66
86	378.38	481.40	620.46	837.11	962.39	1,025.27	1,084.79	1,151.37	1,245.49
87	395.93	504.50	650.49	877.91	1,007.51	1,069.91	1,128.47	1,193.19	1,288.32
88	414.41	528.52	682.37	921.11	1,054.55	1,116.47	1,174.07	1,236.52	1,332.63
89	435.20	555.78	718.40	969.59	1,107.35	1,167.83	1,224.47	1,284.33	1,381.44

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$27.31	$34.03	$39.48	$42.84	$47.88	$55.35	$68.85
35-39	n/a	n/a	34.44	43.27	50.40	55.44	61.32	71.10	87.30
40-44	n/a	n/a	44.11	55.44	65.10	70.98	78.54	90.90	110.25
45-49	n/a	n/a	55.44	70.56	82.32	89.88	99.54	114.75	138.15
50	n/a	n/a	62.58	79.38	92.40	101.22	111.72	128.25	153.90
51	n/a	n/a	65.10	82.74	96.18	105.00	115.92	133.20	159.30
52	n/a	n/a	67.62	86.10	100.38	109.20	120.54	138.60	165.60
53	n/a	n/a	70.98	90.30	105.42	115.08	126.84	145.80	173.70
54	n/a	n/a	74.76	95.34	110.88	120.96	133.14	153.00	181.80
55	n/a	n/a	78.54	99.96	116.76	127.26	140.28	161.10	190.80
56	n/a	n/a	82.74	105.42	123.06	133.98	147.42	169.20	200.25
57	n/a	n/a	86.94	110.88	129.36	141.12	154.98	177.75	210.15
58	n/a	n/a	91.98	117.18	136.50	148.68	163.38	187.65	220.95
59	n/a	n/a	97.02	123.48	144.06	157.08	172.20	197.55	232.20
60	n/a	n/a	102.06	130.62	152.04	165.48	181.44	208.35	243.90
61	n/a	n/a	107.94	137.76	160.44	174.72	191.52	219.60	256.50
62	n/a	n/a	113.82	145.32	169.26	184.38	201.60	231.30	269.55
63	n/a	n/a	120.96	154.56	179.76	196.14	214.62	245.70	285.75
64	n/a	n/a	128.52	164.64	191.52	208.74	228.06	261.00	302.84
65	n/a	n/a	136.92	175.14	203.70	222.18	242.76	277.64	320.84
66	n/a	n/a	145.32	186.06	216.72	236.04	257.88	295.20	340.20
67	n/a	n/a	154.56	198.24	230.58	251.16	274.26	313.64	360.90
68	n/a	n/a	166.32	213.36	248.22	270.48	295.26	337.50	387.00
69	n/a	n/a	178.92	229.32	267.54	291.48	317.52	362.70	414.90
70	n/a	n/a	192.36	246.96	288.12	313.74	341.88	390.15	445.04
71	n/a	n/a	206.64	265.86	309.96	338.10	367.92	419.84	477.44
72	n/a	n/a	222.18	286.02	333.90	363.72	396.06	451.80	512.10
73	n/a	n/a	238.14	307.02	357.84	389.76	423.36	482.40	544.50
74	n/a	n/a	255.36	328.86	383.46	417.48	453.18	514.80	579.15
75	n/a	n/a	273.42	352.80	411.18	447.30	484.68	549.90	615.59
76	n/a	n/a	293.16	378.42	440.58	479.22	518.70	587.24	654.30
77	n/a	n/a	314.16	405.72	472.50	513.66	554.82	627.30	695.70
78	n/a	n/a	340.20	439.32	511.14	554.82	598.50	674.55	745.19
79	n/a	n/a	367.92	475.86	553.14	599.76	645.54	725.39	798.75
80	n/a	n/a	398.16	515.34	598.92	648.06	696.35	779.84	855.90
81	n/a	n/a	430.50	558.18	648.06	700.55	750.95	838.79	917.10
82	n/a	n/a	466.20	604.38	701.39	756.83	810.18	902.24	982.79
83	n/a	n/a	488.88	634.19	734.15	790.02	842.94	935.10	1,016.54
84	n/a	n/a	512.82	665.27	768.59	824.03	876.95	968.84	1,051.64
85	n/a	n/a	537.60	698.03	804.30	859.74	912.23	1,003.94	1,087.64
86	n/a	n/a	564.06	732.47	842.10	897.11	949.19	1,040.39	1,125.44
87	n/a	n/a	591.36	768.18	881.58	936.18	987.42	1,078.19	1,164.14
88	n/a	n/a	620.34	805.98	922.74	976.91	1,027.31	1,117.34	1,204.19
89	n/a	n/a	653.10	848.39	968.94	1,021.86	1,071.42	1,160.54	1,248.30

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.00	$28.20	$33.00	$40.80	$46.80	$51.00	$56.40	$60.60	$75.00
35-39	28.80	34.20	40.80	51.00	58.80	64.20	70.80	76.20	93.60
40-44	34.80	42.00	51.00	64.20	74.40	81.60	90.00	96.60	117.00
45-49	43.80	52.80	64.80	81.60	94.80	103.20	114.00	122.40	148.20
50	49.20	59.40	73.20	92.40	107.40	117.00	129.00	138.60	166.20
51	51.00	61.80	76.20	96.00	112.20	121.80	134.40	144.00	172.20
52	52.80	64.20	79.20	100.20	117.00	127.20	139.80	150.00	179.40
53	55.80	67.80	84.00	106.20	123.60	134.40	148.20	158.40	189.00
54	58.80	71.40	88.80	112.20	130.20	142.20	156.60	167.40	199.20
55	61.80	75.60	93.60	118.80	138.00	150.00	165.00	177.00	210.00
56	65.40	79.80	99.00	125.40	145.80	159.00	174.60	186.60	220.80
57	69.00	84.60	104.40	132.60	154.20	168.00	184.20	197.40	232.80
58	73.20	89.40	111.00	141.00	163.80	178.20	195.60	208.80	246.00
59	77.40	94.80	117.60	149.40	173.40	189.00	207.00	221.40	259.80
60	81.60	100.20	124.80	158.40	184.20	200.40	219.60	234.60	274.80
61	86.40	106.20	132.00	168.00	195.00	212.40	232.80	248.40	290.40
62	91.80	112.80	140.40	178.20	207.00	225.00	246.60	263.40	306.60
63	97.80	120.00	150.00	190.80	221.40	241.20	263.40	281.40	327.00
64	104.40	128.40	160.20	204.00	237.00	258.00	282.00	300.60	348.60
65	111.00	137.40	171.60	218.40	253.80	276.00	301.20	321.60	371.40
66	118.80	146.40	183.60	234.00	271.80	295.20	322.20	343.80	396.00
67	126.60	156.60	196.20	250.20	291.00	316.20	345.00	367.20	422.40
68	136.20	168.60	211.80	270.60	315.00	342.60	373.20	397.20	455.40
69	147.00	182.40	229.20	293.40	340.80	370.80	403.80	430.20	491.40
70	158.40	196.80	247.80	317.40	369.60	402.00	437.40	465.60	530.40
71	171.00	212.40	268.20	343.80	400.20	435.60	473.40	503.40	572.40
72	184.20	229.20	289.80	372.00	433.20	471.60	512.40	544.80	617.39
73	198.00	246.60	312.00	400.80	466.80	507.60	550.80	584.40	659.39
74	212.40	265.20	336.00	432.00	502.20	546.00	592.20	626.99	704.39
75	228.60	285.60	361.80	465.00	541.20	588.00	636.59	673.19	752.39
76	245.40	307.20	389.40	501.00	582.60	632.99	683.99	721.79	803.99
77	264.00	330.60	419.40	540.00	627.59	680.99	734.99	774.59	858.59
78	285.60	358.20	455.40	587.40	681.59	739.19	796.19	836.99	923.99
79	309.60	388.80	495.00	638.39	740.99	802.19	862.79	903.59	994.79
80	334.80	421.20	537.60	694.19	805.19	870.59	934.79	976.19	1,070.39
81	362.40	457.20	584.40	755.39	875.39	944.99	1,012.79	1,054.79	1,152.59
82	392.40	495.60	634.79	821.39	950.99	1,025.39	1,096.79	1,138.79	1,240.19
83	412.20	521.40	668.39	864.59	999.59	1,073.99	1,145.39	1,184.99	1,288.19
84	432.60	548.40	703.79	910.79	1,049.99	1,124.99	1,196.39	1,232.99	1,337.39
85	454.80	576.60	740.39	958.79	1,103.39	1,178.39	1,249.19	1,282.19	1,388.99
86	477.00	605.99	779.39	1,009.79	1,159.19	1,233.59	1,304.39	1,333.79	1,442.39
87	501.00	637.19	820.79	1,063.19	1,217.99	1,292.39	1,362.59	1,387.79	1,498.19
88	526.20	670.19	863.99	1,119.59	1,279.79	1,353.59	1,422.59	1,443.59	1,555.79
89	552.60	704.99	909.59	1,178.99	1,344.59	1,417.19	1,485.59	1,501.79	1,615.19

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.56	$26.51	$31.03	$38.76	$44.47	$48.45	$53.59	$58.18	$72.00
35-39	27.08	32.15	38.36	48.45	55.86	60.99	67.26	73.16	89.86
40-44	32.72	39.48	47.95	60.99	70.68	77.52	85.50	92.74	112.32
45-49	41.17	49.64	60.92	77.52	90.06	98.04	108.30	117.50	142.28
50	46.24	55.83	68.80	87.78	102.03	111.15	122.55	133.06	159.56
51	47.95	58.09	71.63	91.20	106.59	115.71	127.68	138.24	165.31
52	49.64	60.35	74.44	95.19	111.15	120.84	132.81	144.00	172.22
53	52.45	63.73	78.96	100.89	117.42	127.68	140.79	152.06	181.44
54	55.28	67.11	83.48	106.59	123.69	135.09	148.77	160.70	191.23
55	58.09	71.06	87.98	112.86	131.10	142.50	156.75	169.92	201.60
56	61.47	75.01	93.06	119.13	138.51	151.05	165.87	179.14	211.96
57	64.86	79.53	98.14	125.97	146.49	159.60	174.99	189.50	223.48
58	68.80	84.03	104.34	133.95	155.61	169.29	185.82	200.44	236.16
59	72.75	89.12	110.54	141.93	164.73	179.55	196.65	212.54	249.40
60	76.70	94.19	117.32	150.48	174.99	190.38	208.62	225.22	263.80
61	81.22	99.83	124.08	159.60	185.25	201.78	221.16	238.46	278.78
62	86.29	106.04	131.98	169.29	196.65	213.75	234.27	252.86	294.34
63	91.93	112.80	141.00	181.26	210.33	229.14	250.23	270.14	313.92
64	98.14	120.70	150.59	193.80	225.15	245.10	267.90	288.58	334.66
65	104.34	129.15	161.30	207.48	241.11	262.20	286.14	308.74	356.54
66	111.68	137.62	172.58	222.30	258.21	280.44	306.08	330.04	380.16
67	119.01	147.21	184.43	237.69	276.44	300.39	327.75	352.51	405.50
68	128.03	158.49	199.09	257.07	299.24	325.47	354.54	381.31	437.18
69	138.18	171.46	215.44	278.72	323.76	352.26	383.60	412.99	471.74
70	148.90	184.99	232.93	301.52	351.12	381.90	415.52	446.97	509.18
71	160.74	199.66	252.11	326.60	380.19	413.82	449.72	483.26	549.50
72	173.15	215.44	272.41	353.40	411.54	448.02	486.78	523.00	592.70
73	186.12	231.81	293.28	380.76	443.46	482.22	523.26	561.02	633.02
74	199.66	249.28	315.84	410.40	477.08	518.70	562.59	601.91	676.22
75	214.89	268.46	340.09	441.75	514.14	558.60	604.76	646.27	722.30
76	230.67	288.76	366.03	475.95	553.47	601.35	649.79	692.92	771.83
77	248.16	310.76	394.23	513.00	596.22	646.95	698.24	743.61	824.25
78	268.46	336.71	428.07	558.03	647.51	702.23	756.39	803.51	887.03
79	291.02	365.47	465.30	606.47	703.95	762.08	819.66	867.45	955.00
80	314.71	395.92	505.34	659.48	764.94	827.07	888.06	937.15	1,027.57
81	340.66	429.76	549.33	717.63	831.63	897.75	962.15	1,012.60	1,106.49
82	368.86	465.86	596.71	780.32	903.44	974.12	1,041.95	1,093.23	1,190.59
83	387.47	490.11	628.29	821.36	949.62	1,020.30	1,088.12	1,137.59	1,236.67
84	406.64	515.49	661.57	865.26	997.50	1,068.74	1,136.58	1,183.67	1,283.89
85	427.51	542.00	695.97	910.86	1,048.22	1,119.47	1,186.74	1,230.91	1,333.43
86	448.38	569.64	732.63	959.30	1,101.23	1,171.91	1,239.18	1,280.43	1,384.69
87	470.94	598.96	771.55	1,010.03	1,157.10	1,227.78	1,294.46	1,332.27	1,438.26
88	494.62	629.98	812.15	1,063.62	1,215.80	1,285.91	1,351.46	1,385.85	1,493.55
89	519.44	662.70	855.01	1,120.04	1,277.36	1,346.33	1,411.31	1,441.71	1,550.58

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.88	$24.53	$28.71	$36.32	$41.65	$45.39	$50.19	$55.14	$68.25
35-39	25.06	29.75	35.50	45.39	52.33	57.14	63.01	69.34	85.18
40-44	30.27	36.55	44.37	57.14	66.22	72.62	80.10	87.90	106.47
45-49	38.11	45.94	56.38	72.62	84.37	91.84	101.46	111.38	134.86
50	42.81	51.68	63.69	82.23	95.58	104.13	114.81	126.13	151.24
51	44.37	53.77	66.29	85.44	99.86	108.40	119.62	131.04	156.70
52	45.94	55.85	68.90	89.18	104.13	113.20	124.42	136.50	163.25
53	48.55	58.98	73.08	94.52	110.01	119.62	131.90	144.14	171.99
54	51.15	62.12	77.26	99.86	115.88	126.56	139.37	152.33	181.27
55	53.77	65.77	81.44	105.73	122.82	133.50	146.85	161.07	191.10
56	56.90	69.42	86.13	111.61	129.76	141.51	155.39	169.81	200.92
57	60.03	73.60	90.83	118.01	137.24	149.52	163.94	179.63	211.84
58	63.69	77.78	96.57	125.49	145.78	158.60	174.09	190.00	223.86
59	67.34	82.47	102.32	132.97	154.33	168.21	184.23	201.47	236.42
60	71.00	87.17	108.58	140.98	163.94	178.35	195.45	213.49	250.07
61	75.16	92.39	114.84	149.52	173.55	189.03	207.19	226.05	264.26
62	79.86	98.14	122.15	158.60	184.23	200.25	219.47	239.69	279.01
63	85.09	104.40	130.50	169.81	197.05	214.67	234.42	256.07	297.56
64	90.83	111.71	139.37	181.56	210.93	229.62	250.98	273.54	317.22
65	96.57	119.54	149.29	194.38	225.88	245.64	268.07	292.66	337.97
66	103.35	127.36	159.73	208.26	241.90	262.72	286.75	312.86	360.36
67	110.14	136.24	170.69	222.67	258.99	281.42	307.04	334.15	384.38
68	118.49	146.68	184.26	240.83	280.35	304.91	332.15	361.45	414.41
69	127.89	158.68	199.41	261.13	303.31	330.01	359.38	391.48	447.17
70	137.80	171.22	215.58	282.49	328.94	357.78	389.29	423.69	482.66
71	148.77	184.79	233.33	305.98	356.18	387.68	421.33	458.09	520.88
72	160.25	199.41	252.13	331.08	385.55	419.72	456.03	495.76	561.82
73	172.26	214.54	271.44	356.71	415.45	451.76	490.21	531.80	600.05
74	184.79	230.73	292.32	384.48	446.95	485.94	527.06	570.56	641.00
75	198.88	248.47	314.77	413.84	481.67	523.32	566.57	612.61	684.68
76	213.50	267.26	338.78	445.88	518.50	563.36	608.75	656.83	731.63
77	229.68	287.62	364.87	480.60	558.56	606.08	654.15	704.89	781.32
78	248.47	311.63	396.19	522.78	606.62	657.88	708.62	761.67	840.83
79	269.35	338.26	430.64	568.17	659.48	713.95	767.88	822.27	905.26
80	291.27	366.44	467.71	617.83	716.62	774.82	831.96	888.33	974.05
81	315.28	397.76	508.42	672.30	779.10	841.04	901.39	959.86	1,048.86
82	341.39	431.17	552.27	731.04	846.39	912.60	976.15	1,036.30	1,128.57
83	358.61	453.62	581.50	769.49	889.64	955.86	1,019.40	1,078.34	1,172.25
84	376.36	477.11	612.30	810.60	934.50	1,001.24	1,064.78	1,122.02	1,217.02
85	395.67	501.64	644.14	853.32	982.02	1,048.77	1,111.78	1,166.79	1,263.98
86	414.99	527.22	678.07	898.72	1,031.68	1,097.89	1,160.90	1,213.75	1,312.57
87	435.87	554.36	714.09	946.24	1,084.02	1,150.22	1,212.70	1,262.89	1,363.35
88	457.79	583.06	751.67	996.44	1,139.01	1,204.69	1,266.10	1,313.66	1,415.77
89	480.76	613.35	791.35	1,049.30	1,196.68	1,261.30	1,322.17	1,366.62	1,469.82

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.92	$23.41	$27.39	$34.68	$39.79	$43.35	$47.95	$53.32	$66.00
35-39	23.90	28.39	33.86	43.35	49.99	54.57	60.18	67.06	82.36
40-44	28.89	34.87	42.33	54.57	63.24	69.36	76.50	85.00	102.96
45-49	36.35	43.82	53.78	69.36	80.58	87.72	96.90	107.72	130.42
50	40.83	49.30	60.75	78.54	91.29	99.45	109.65	121.96	146.26
51	42.33	51.29	63.25	81.60	95.37	103.53	114.24	126.72	151.54
52	43.82	53.29	65.74	85.17	99.45	108.12	118.83	132.00	157.88
53	46.31	56.27	69.72	90.27	105.06	114.24	125.97	139.40	166.32
54	48.81	59.26	73.70	95.37	110.67	120.87	133.11	147.32	175.30
55	51.29	62.75	77.68	100.98	117.30	127.50	140.25	155.76	184.80
56	54.28	66.23	82.17	106.59	123.93	135.15	148.41	164.20	194.30
57	57.27	70.22	86.65	112.71	131.07	142.80	156.57	173.71	204.86
58	60.75	74.20	92.13	119.85	139.23	151.47	166.26	183.74	216.48
59	64.24	78.69	97.60	126.99	147.39	160.65	175.95	194.83	228.62
60	67.72	83.17	103.58	134.64	156.57	170.34	186.66	206.44	241.82
61	71.72	88.14	109.56	142.80	165.75	180.54	197.88	218.59	255.55
62	76.19	93.62	116.53	151.47	175.95	191.25	209.61	231.79	269.80
63	81.17	99.60	124.50	162.18	188.19	205.02	223.89	247.63	287.76
64	86.65	106.57	132.97	173.40	201.45	219.30	239.70	264.52	306.76
65	92.13	114.04	142.43	185.64	215.73	234.60	256.02	283.00	326.83
66	98.61	121.52	152.39	198.90	231.03	250.92	273.87	302.54	348.48
67	105.08	129.98	162.85	212.67	247.35	268.77	293.24	323.14	371.71
68	113.05	139.94	175.79	230.01	267.75	291.20	317.22	349.54	400.75
69	122.01	151.40	190.23	249.39	289.68	315.18	343.23	378.58	432.43
70	131.48	163.34	205.67	269.79	314.16	341.70	371.79	409.72	466.75
71	141.93	176.29	222.61	292.23	340.16	370.26	402.39	442.99	503.71
72	152.89	190.23	240.53	316.20	368.22	400.86	435.54	479.42	543.31
73	164.34	204.67	258.96	340.68	396.78	431.46	468.18	514.27	580.27
74	176.29	220.11	278.88	367.20	426.87	464.10	503.36	551.76	619.87
75	189.74	237.04	300.29	395.24	460.02	499.80	541.11	592.41	662.11
76	203.68	254.98	323.20	425.84	495.20	538.04	581.40	635.18	707.51
77	219.12	274.39	348.10	459.00	533.46	578.84	624.75	681.64	755.56
78	237.04	297.30	377.98	499.28	579.36	628.31	676.76	736.55	813.11
79	256.96	322.70	410.84	542.64	629.84	681.87	733.38	795.16	875.41
80	277.88	349.59	446.20	590.07	684.42	740.00	794.58	859.05	941.95
81	300.79	379.47	485.05	642.08	744.08	803.24	860.87	928.21	1,014.28
82	325.69	411.35	526.88	698.19	808.35	871.59	932.27	1,002.13	1,091.37
83	342.13	432.76	554.77	734.91	849.66	912.90	973.58	1,042.79	1,133.61
84	359.06	455.17	584.14	774.18	892.50	956.24	1,016.94	1,085.03	1,176.91
85	377.48	478.58	614.53	814.98	937.88	1,001.63	1,061.82	1,128.33	1,222.31
86	395.91	502.98	646.89	858.32	985.31	1,048.55	1,108.74	1,173.73	1,269.31
87	415.83	528.87	681.26	903.71	1,035.30	1,098.54	1,158.20	1,221.25	1,318.41
88	436.74	556.26	717.11	951.66	1,087.82	1,150.55	1,209.20	1,270.35	1,369.09
89	458.66	585.15	754.96	1,002.14	1,142.90	1,204.62	1,262.75	1,321.57	1,421.37

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.48	$21.71	$25.41	$32.64	$37.44	$40.80	$45.12	$50.30	$62.25
35-39	22.18	26.33	31.42	40.80	47.04	51.36	56.64	63.25	77.68
40-44	26.79	32.35	39.27	51.36	59.52	65.28	72.00	80.18	97.11
45-49	33.73	40.66	49.90	65.28	75.84	82.56	91.20	101.60	123.01
50	37.89	45.74	56.37	73.92	85.92	93.60	103.20	115.04	137.94
51	39.27	47.59	58.67	76.80	89.76	97.44	107.52	119.52	142.93
52	40.66	49.43	60.98	80.16	93.60	101.76	111.84	124.50	148.90
53	42.97	52.21	64.68	84.96	98.88	107.52	118.56	131.48	156.87
54	45.27	54.98	68.38	89.76	104.16	113.76	125.28	138.94	165.34
55	47.59	58.21	72.08	95.04	110.40	120.00	132.00	146.91	174.30
56	50.36	61.45	76.23	100.32	116.64	127.20	139.68	154.88	183.26
57	53.13	65.14	80.39	106.08	123.36	134.40	147.36	163.84	193.22
58	56.37	68.84	85.47	112.80	131.04	142.56	156.48	173.30	204.18
59	59.60	72.99	90.56	119.52	138.72	151.20	165.60	183.76	215.63
60	62.84	77.15	96.10	126.72	147.36	160.32	175.68	194.71	228.09
61	66.52	81.77	101.64	134.40	156.00	169.92	186.24	206.17	241.03
62	70.69	86.86	108.11	142.56	165.60	180.00	197.28	218.62	254.47
63	75.30	92.40	115.50	152.64	177.12	192.96	210.72	233.56	271.41
64	80.39	98.87	123.35	163.20	189.60	206.40	225.60	249.50	289.34
65	85.47	105.80	132.13	174.72	203.04	220.80	240.96	266.92	308.26
66	91.47	112.72	141.37	187.20	217.44	236.16	257.76	285.35	328.68
67	97.48	120.58	151.07	200.16	232.80	252.96	276.00	304.78	350.59
68	104.87	129.82	163.09	216.48	252.00	274.08	298.56	329.67	377.98
69	113.19	140.44	176.49	234.72	272.64	296.64	323.04	357.06	407.85
70	121.96	151.54	190.81	253.92	295.68	321.60	349.92	386.44	440.23
71	131.67	163.55	206.51	275.04	320.16	348.48	378.72	417.81	475.09
72	141.83	176.49	223.14	297.60	346.56	377.28	409.92	452.18	512.44
73	152.46	189.88	240.24	320.64	373.44	406.08	440.64	485.05	547.29
74	163.55	204.21	258.72	345.60	401.76	436.80	473.76	520.40	584.65
75	176.02	219.91	278.58	372.00	432.96	470.40	509.28	558.75	624.49
76	188.95	236.54	299.83	400.80	466.08	506.40	547.20	599.09	667.31
77	203.28	254.56	322.94	432.00	502.08	544.80	588.00	642.91	712.63
78	219.91	275.81	350.66	469.92	545.28	591.36	636.95	694.71	766.91
79	238.39	299.38	381.15	510.72	592.80	641.75	690.23	749.98	825.68
80	257.79	324.32	413.95	555.36	644.15	696.47	747.83	810.24	888.43
81	279.04	352.04	449.99	604.31	700.31	755.99	810.23	875.48	956.65
82	302.15	381.61	488.79	657.11	760.79	820.31	877.43	945.20	1,029.36
83	317.39	401.47	514.66	691.67	799.67	859.19	916.31	983.54	1,069.20
84	333.10	422.27	541.93	728.63	839.99	899.99	957.11	1,023.38	1,110.03
85	350.19	443.97	570.10	767.03	882.71	942.71	999.35	1,064.22	1,152.86
86	367.28	466.62	600.14	807.83	927.35	986.87	1,043.51	1,107.05	1,197.19
87	385.76	490.64	632.01	850.55	974.39	1,033.91	1,090.07	1,151.86	1,243.50
88	405.17	516.05	665.27	895.67	1,023.83	1,082.87	1,138.07	1,198.18	1,291.30
89	425.49	542.84	700.39	943.19	1,075.67	1,133.75	1,188.47	1,246.48	1,340.61

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$23.11	$28.56	$32.76	$35.71	$39.48	$45.45	$56.25
35-39	n/a	n/a	28.56	35.71	41.16	44.95	49.56	57.15	70.20
40-44	n/a	n/a	35.71	44.95	52.08	57.12	63.00	72.45	87.75
45-49	n/a	n/a	45.36	57.12	66.36	72.24	79.80	91.80	111.15
50	n/a	n/a	51.24	64.68	75.18	81.90	90.30	103.95	124.65
51	n/a	n/a	53.35	67.20	78.54	85.26	94.08	108.00	129.15
52	n/a	n/a	55.44	70.14	81.90	89.04	97.86	112.50	134.55
53	n/a	n/a	58.80	74.34	86.52	94.08	103.74	118.80	141.75
54	n/a	n/a	62.16	78.54	91.14	99.54	109.62	125.55	149.40
55	n/a	n/a	65.52	83.16	96.60	105.00	115.50	132.75	157.50
56	n/a	n/a	69.30	87.78	102.06	111.30	122.22	139.95	165.60
57	n/a	n/a	73.08	92.82	107.94	117.60	128.94	148.05	174.60
58	n/a	n/a	77.70	98.70	114.66	124.74	136.92	156.60	184.50
59	n/a	n/a	82.32	104.58	121.38	132.30	144.90	166.05	194.85
60	n/a	n/a	87.36	110.88	128.94	140.28	153.72	175.95	206.10
61	n/a	n/a	92.40	117.60	136.50	148.68	162.96	186.30	217.80
62	n/a	n/a	98.28	124.74	144.90	157.50	172.62	197.55	229.95
63	n/a	n/a	105.00	133.56	154.98	168.84	184.38	211.05	245.25
64	n/a	n/a	112.14	142.80	165.90	180.60	197.40	225.45	261.45
65	n/a	n/a	120.12	152.88	177.66	193.20	210.84	241.20	278.55
66	n/a	n/a	128.52	163.80	190.26	206.64	225.54	257.85	297.00
67	n/a	n/a	137.34	175.14	203.70	221.34	241.50	275.40	316.80
68	n/a	n/a	148.26	189.42	220.50	239.82	261.24	297.90	341.55
69	n/a	n/a	160.44	205.38	238.56	259.56	282.66	322.64	368.55
70	n/a	n/a	173.46	222.18	258.72	281.40	306.18	349.20	397.80
71	n/a	n/a	187.74	240.66	280.14	304.92	331.38	377.55	429.30
72	n/a	n/a	202.86	260.40	303.24	330.12	358.68	408.60	463.04
73	n/a	n/a	218.40	280.56	326.76	355.32	385.56	438.30	494.55
74	n/a	n/a	235.20	302.40	351.54	382.20	414.54	470.24	528.30
75	n/a	n/a	253.26	325.50	378.84	411.60	445.62	504.90	564.30
76	n/a	n/a	272.58	350.70	407.82	443.10	478.80	541.35	602.99
77	n/a	n/a	293.58	378.00	439.32	476.70	514.50	580.95	643.95
78	n/a	n/a	318.78	411.18	477.12	517.44	557.34	627.75	692.99
79	n/a	n/a	346.50	446.88	518.70	561.54	603.95	677.70	746.10
80	n/a	n/a	376.32	485.94	563.64	609.42	654.35	732.15	802.79
81	n/a	n/a	409.08	528.78	612.78	661.50	708.95	791.10	864.44
82	n/a	n/a	444.36	574.98	665.70	717.78	767.75	854.10	930.14
83	n/a	n/a	467.88	605.22	699.71	751.79	801.78	888.75	966.14
84	n/a	n/a	492.66	637.55	734.99	787.50	837.47	924.75	1,003.04
85	n/a	n/a	518.28	671.15	772.38	824.87	874.43	961.64	1,041.74
86	n/a	n/a	545.58	706.86	811.43	863.51	913.07	1,000.34	1,081.79
87	n/a	n/a	574.56	744.23	852.59	904.67	953.82	1,040.84	1,123.64
88	n/a	n/a	604.79	783.71	895.86	947.51	995.82	1,082.70	1,166.84
89	n/a	n/a	636.71	825.30	941.22	992.03	1,039.91	1,126.34	1,211.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.00	$24.60	$28.80	$34.80	$40.20	$43.20	$47.40	$51.00	$61.80
35-39	24.60	28.80	34.20	42.00	48.60	52.80	58.20	62.40	75.60
40-44	29.40	34.80	42.00	52.20	60.60	66.00	72.60	78.00	94.20
45-49	36.00	43.80	52.80	66.60	76.80	83.40	92.40	99.00	119.40
50	40.80	49.20	60.00	75.60	87.60	94.80	105.00	112.20	134.40
51	42.60	51.00	62.40	78.60	91.20	99.00	109.20	117.00	139.80
52	44.40	53.40	65.40	82.20	95.40	103.80	114.00	121.80	145.80
53	46.80	56.40	69.60	87.00	101.40	109.80	120.60	129.00	154.20
54	49.20	60.00	73.80	92.40	107.40	116.40	128.40	136.80	163.20
55	52.20	63.60	78.00	98.40	114.00	123.60	136.20	145.20	172.20
56	55.20	67.20	82.80	104.40	121.20	131.40	144.00	154.20	182.40
57	58.80	71.40	87.60	111.00	128.40	139.20	153.00	163.20	193.20
58	62.40	75.60	93.60	118.20	136.80	148.80	163.20	174.00	205.20
59	66.00	80.40	99.60	126.00	145.80	158.40	173.40	185.40	217.80
60	70.20	85.80	106.20	134.40	155.40	168.60	184.80	197.40	231.00
61	74.40	91.20	112.80	142.80	165.60	180.00	196.80	210.00	245.40
62	79.20	97.20	120.60	152.40	176.40	192.00	209.40	223.20	260.40
63	85.20	104.40	129.60	163.80	190.20	206.40	225.60	240.00	279.00
64	91.20	112.20	139.20	176.40	204.60	222.00	242.40	258.00	298.80
65	97.80	120.00	149.40	189.60	220.20	238.80	260.40	277.20	320.40
66	105.00	129.00	160.80	204.00	237.00	256.80	280.20	298.20	343.20
67	112.20	138.60	172.80	219.60	255.00	276.60	301.20	320.40	368.40
68	121.80	150.00	187.80	239.40	277.20	301.20	328.20	348.60	399.60
69	132.00	163.20	204.60	260.40	302.40	328.20	357.00	379.80	433.20
70	142.80	177.00	222.00	283.80	329.40	357.60	388.80	412.80	470.40
71	154.80	192.00	241.80	309.00	358.80	389.40	423.60	449.40	510.60
72	168.00	208.80	262.80	336.00	390.60	424.20	460.80	489.00	553.80
73	181.20	225.60	284.40	363.60	422.40	459.00	497.40	527.40	594.60
74	195.60	243.60	307.20	393.60	457.20	496.20	537.00	568.20	637.79
75	211.20	262.80	332.40	426.00	494.40	536.40	580.20	612.59	684.59
76	228.00	284.40	359.40	460.80	534.60	579.60	626.39	659.99	734.39
77	246.00	307.20	388.80	498.60	578.40	626.99	676.19	711.59	787.79
78	267.00	334.20	423.60	544.80	631.19	683.39	735.59	772.19	851.99
79	290.40	364.20	462.60	594.60	688.79	744.59	800.39	837.59	920.99
80	315.60	396.00	504.60	649.19	751.79	811.79	870.59	908.39	995.39
81	342.60	431.40	550.20	708.59	820.19	884.39	946.79	985.19	1,075.79
82	372.60	469.80	600.00	773.99	895.19	963.59	1,030.19	1,068.59	1,163.39
83	392.40	495.60	634.19	817.79	943.79	1,013.39	1,079.39	1,115.99	1,212.59
84	413.40	523.20	669.59	864.59	995.39	1,064.99	1,131.59	1,165.19	1,264.19
85	435.60	552.00	707.39	913.19	1,049.39	1,119.59	1,186.19	1,216.79	1,317.59
86	459.00	582.60	746.99	965.39	1,106.39	1,176.59	1,243.19	1,270.79	1,373.39
87	483.60	614.39	789.59	1,019.99	1,166.39	1,236.59	1,303.19	1,327.19	1,432.19
88	509.40	648.59	833.99	1,077.59	1,229.99	1,300.19	1,366.19	1,385.39	1,492.79
89	537.00	683.99	880.79	1,138.79	1,297.19	1,366.19	1,431.59	1,447.19	1,556.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.75	$23.13	$27.08	$33.07	$38.19	$41.04	$45.03	$48.96	$59.32
35-39	23.13	27.08	32.15	39.91	46.17	50.16	55.29	59.90	72.58
40-44	27.63	32.72	39.48	49.59	57.57	62.70	68.97	74.88	90.44
45-49	33.84	41.17	49.64	63.27	72.96	79.23	87.78	95.04	114.62
50	38.36	46.24	56.40	71.82	83.22	90.06	99.75	107.72	129.02
51	40.05	47.95	58.66	74.67	86.64	94.05	103.74	112.32	134.20
52	41.74	50.19	61.47	78.09	90.63	98.61	108.30	116.92	139.96
53	44.00	53.02	65.42	82.65	96.33	104.31	114.57	123.84	148.04
54	46.24	56.40	69.37	87.78	102.03	110.58	121.98	131.32	156.68
55	49.07	59.78	73.32	93.48	108.30	117.42	129.39	139.40	165.31
56	51.88	63.16	77.84	99.18	115.14	124.83	136.80	148.04	175.10
57	55.28	67.11	82.34	105.45	121.98	132.24	145.35	156.68	185.47
58	58.66	71.06	87.98	112.29	129.96	141.36	155.04	167.04	196.99
59	62.04	75.58	93.62	119.70	138.51	150.48	164.73	177.98	209.08
60	65.99	80.65	99.83	127.68	147.63	160.17	175.56	189.50	221.76
61	69.94	85.72	106.04	135.66	157.32	171.00	186.96	201.60	235.58
62	74.44	91.36	113.37	144.78	167.58	182.40	198.93	214.27	249.98
63	80.08	98.14	121.82	155.61	180.69	196.08	214.32	230.40	267.84
64	85.72	105.47	130.84	167.58	194.37	210.90	230.28	247.68	286.84
65	91.93	112.80	140.43	180.12	209.19	226.86	247.38	266.11	307.58
66	98.70	121.26	151.16	193.80	225.15	243.96	266.19	286.27	329.47
67	105.47	130.29	162.44	208.62	242.25	262.77	286.14	307.58	353.66
68	114.49	141.00	176.53	227.43	263.34	286.14	311.79	334.66	383.61
69	124.08	153.40	192.33	247.38	287.28	311.79	339.15	364.60	415.87
70	134.24	166.38	208.68	269.61	312.92	339.72	369.36	396.28	451.58
71	145.52	180.48	227.29	293.55	340.86	369.92	402.42	431.42	490.17
72	157.92	196.27	247.03	319.20	371.07	402.99	437.76	469.44	531.64
73	170.32	212.06	267.34	345.42	401.28	436.04	472.52	506.30	570.81
74	183.86	228.98	288.76	373.92	434.34	471.39	510.15	545.47	612.28
75	198.52	247.03	312.46	404.70	469.68	509.58	551.19	588.09	657.21
76	214.32	267.34	337.83	437.76	507.87	550.62	595.08	633.59	705.02
77	231.24	288.76	365.47	473.67	549.48	595.64	642.39	683.13	756.28
78	250.98	314.15	398.18	517.56	599.64	649.23	698.82	741.31	817.91
79	272.98	342.35	434.84	564.87	654.35	707.36	760.38	804.09	884.15
80	296.66	372.24	474.32	616.74	714.20	771.20	827.07	872.05	955.57
81	322.04	405.51	517.18	673.16	779.19	840.18	899.46	945.79	1,032.76
82	350.24	441.61	564.00	735.30	850.43	915.42	978.68	1,025.85	1,116.85
83	368.86	465.86	596.14	776.91	896.60	962.72	1,025.42	1,071.35	1,164.09
84	388.59	491.80	629.42	821.36	945.62	1,011.74	1,075.02	1,118.59	1,213.63
85	409.46	518.88	664.95	867.54	996.92	1,063.62	1,126.88	1,168.11	1,264.89
86	431.46	547.64	702.18	917.12	1,051.07	1,117.76	1,181.03	1,219.95	1,318.45
87	454.58	577.53	742.22	968.99	1,108.07	1,174.76	1,238.03	1,274.11	1,374.90
88	478.83	609.68	783.95	1,023.71	1,168.50	1,235.18	1,297.88	1,329.97	1,433.07
89	504.78	642.95	827.95	1,081.86	1,232.34	1,297.88	1,360.01	1,389.30	1,494.13

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.27	$21.40	$25.06	$30.97	$35.78	$38.44	$42.19	$46.41	$56.24
35-39	21.40	25.06	29.75	37.39	43.25	47.00	51.80	56.78	68.79
40-44	25.58	30.27	36.55	46.46	53.93	58.74	64.61	70.98	85.72
45-49	31.32	38.11	45.94	59.27	68.36	74.22	82.23	90.09	108.65
50	35.50	42.81	52.20	67.29	77.97	84.37	93.45	102.10	122.30
51	37.06	44.37	54.28	69.95	81.16	88.11	97.19	106.47	127.22
52	38.63	46.46	56.90	73.16	84.90	92.38	101.46	110.84	132.68
53	40.71	49.07	60.56	77.43	90.25	97.72	107.33	117.39	140.32
54	42.81	52.20	64.21	82.23	95.58	103.59	114.27	124.48	148.52
55	45.41	55.33	67.86	87.58	101.46	110.01	121.22	132.13	156.70
56	48.02	58.46	72.03	92.91	107.87	116.94	128.16	140.32	165.98
57	51.15	62.12	76.21	98.79	114.27	123.88	136.17	148.52	175.81
58	54.28	65.77	81.44	105.20	121.76	132.44	145.24	158.34	186.73
59	57.42	69.95	86.65	112.14	129.76	140.98	154.33	168.71	198.19
60	61.07	74.65	92.39	119.62	138.30	150.05	164.47	179.63	210.21
61	64.72	79.34	98.14	127.09	147.38	160.20	175.15	191.10	223.31
62	68.90	84.57	104.92	135.63	156.99	170.88	186.37	203.11	236.97
63	74.13	90.83	112.76	145.78	169.27	183.70	200.78	218.40	253.89
64	79.34	97.61	121.10	156.99	182.09	197.58	215.74	234.78	271.91
65	85.09	104.40	129.98	168.74	195.98	212.53	231.75	252.25	291.56
66	91.35	112.23	139.90	181.56	210.93	228.55	249.38	271.36	312.31
67	97.61	120.58	150.34	195.45	226.95	246.17	268.07	291.56	335.24
68	105.97	130.50	163.38	213.06	246.71	268.07	292.10	317.22	363.63
69	114.84	141.98	178.00	231.75	269.14	292.10	317.72	345.62	394.21
70	124.23	153.99	193.14	252.58	293.17	318.26	346.03	375.64	428.06
71	134.67	167.04	210.37	275.00	319.33	346.57	377.00	408.95	464.65
72	146.16	181.66	228.63	299.04	347.63	377.54	410.11	444.99	503.95
73	157.65	196.27	247.43	323.60	375.94	408.51	442.69	479.93	541.09
74	170.17	211.93	267.26	350.30	406.91	441.62	477.92	517.05	580.39
75	183.74	228.63	289.19	379.14	440.01	477.39	516.38	557.46	622.98
76	198.36	247.43	312.67	410.11	475.79	515.84	557.49	600.59	668.30
77	214.02	267.26	338.26	443.75	514.77	558.03	601.82	647.55	716.90
78	232.29	290.75	368.53	484.87	561.76	608.22	654.68	702.69	775.31
79	252.64	316.85	402.45	529.18	613.03	662.69	712.35	762.21	838.11
80	274.57	344.52	439.00	577.78	669.09	722.49	774.82	826.64	905.81
81	298.06	375.31	478.67	630.65	729.98	787.11	842.64	896.52	978.97
82	324.16	408.73	522.00	688.86	796.72	857.60	916.87	972.42	1,058.69
83	341.39	431.17	551.74	727.84	839.97	901.92	960.66	1,015.55	1,103.46
84	359.66	455.18	582.55	769.49	885.90	947.84	1,007.12	1,060.32	1,150.41
85	378.97	480.24	615.43	812.74	933.96	996.44	1,055.71	1,107.27	1,199.01
86	399.32	506.85	649.88	859.20	984.69	1,047.17	1,106.43	1,156.42	1,249.78
87	420.73	534.52	686.95	907.79	1,038.09	1,100.57	1,159.83	1,207.75	1,303.29
88	443.18	564.28	725.58	959.05	1,094.70	1,157.17	1,215.91	1,260.70	1,358.43
89	467.19	595.08	766.29	1,013.52	1,154.50	1,215.91	1,274.12	1,316.95	1,416.32

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.43	$20.42	$23.90	$29.59	$34.17	$36.72	$40.29	$44.88	$54.38
35-39	20.42	23.90	28.39	35.71	41.31	44.88	49.47	54.92	66.52
40-44	24.40	28.89	34.87	44.37	51.51	56.10	61.71	68.64	82.90
45-49	29.88	36.35	43.82	56.61	65.28	70.89	78.54	87.12	105.08
50	33.86	40.83	49.80	64.26	74.46	80.58	89.25	98.74	118.28
51	35.36	42.33	51.80	66.81	77.52	84.15	92.82	102.96	123.02
52	36.85	44.32	54.28	69.87	81.09	88.23	96.90	107.18	128.30
53	38.85	46.81	57.76	73.95	86.19	93.33	102.51	113.52	135.70
54	40.83	49.80	61.25	78.54	91.29	98.94	109.14	120.38	143.62
55	43.33	52.79	64.74	83.64	96.90	105.06	115.77	127.78	151.54
56	45.82	55.78	68.73	88.74	103.02	111.69	122.40	135.70	160.52
57	48.81	59.26	72.71	94.35	109.14	118.32	130.05	143.62	170.02
58	51.80	62.75	77.68	100.47	116.28	126.48	138.72	153.12	180.58
59	54.78	66.73	82.67	107.10	123.93	134.64	147.39	163.16	191.66
60	58.26	71.21	88.14	114.24	132.09	143.31	157.08	173.71	203.28
61	61.76	75.70	93.62	121.38	140.76	153.00	167.28	184.80	215.95
62	65.74	80.67	100.10	129.54	149.94	163.20	177.99	196.42	229.15
63	70.71	86.65	107.56	139.23	161.67	175.44	191.76	211.20	245.52
64	75.70	93.13	115.54	149.94	173.91	188.70	206.04	227.04	262.94
65	81.17	99.60	124.00	161.16	187.17	202.98	221.34	243.94	281.95
66	87.15	107.07	133.46	173.40	201.45	218.28	238.17	262.42	302.02
67	93.13	115.04	143.42	186.66	216.75	235.11	256.02	281.95	324.19
68	101.09	124.50	155.87	203.49	235.62	256.02	278.96	306.76	351.64
69	109.56	135.46	169.82	221.34	257.04	278.96	303.44	334.22	381.22
70	118.53	146.91	184.26	241.23	279.99	303.96	330.48	363.26	413.95
71	128.49	159.36	200.69	262.65	304.98	330.99	360.06	395.47	449.32
72	139.44	173.30	218.13	285.60	332.00	360.56	391.68	430.32	487.34
73	150.39	187.24	236.05	309.06	359.04	390.15	422.79	464.11	523.24
74	162.35	202.19	254.98	334.56	388.62	421.76	456.44	500.01	561.26
75	175.30	218.13	275.89	362.10	420.24	455.94	493.16	539.08	602.44
76	189.24	236.05	298.30	391.68	454.40	492.66	532.44	580.80	646.27
77	204.18	254.98	322.70	423.80	491.64	532.95	574.76	626.20	693.26
78	221.61	277.38	351.59	463.08	536.52	580.88	625.26	679.53	749.75
79	241.03	302.29	383.95	505.40	585.48	632.91	680.34	737.08	810.47
80	261.95	328.68	418.82	551.82	639.03	690.03	740.00	799.39	875.95
81	284.35	358.06	456.66	602.31	697.16	751.74	804.78	866.97	946.69
82	309.26	389.93	498.00	657.90	760.91	819.06	875.67	940.36	1,023.79
83	325.69	411.35	526.38	695.12	802.23	861.39	917.48	982.07	1,067.07
84	343.12	434.25	555.76	734.91	846.08	905.24	961.86	1,025.37	1,112.49
85	361.55	458.16	587.13	776.22	891.99	951.66	1,008.26	1,070.77	1,159.47
86	380.96	483.55	620.00	820.59	940.43	1,000.10	1,056.71	1,118.29	1,208.59
87	401.39	509.95	655.36	866.99	991.43	1,051.10	1,107.71	1,167.93	1,260.33
88	422.80	538.34	692.22	915.95	1,045.50	1,105.16	1,161.26	1,219.15	1,313.65
89	445.71	567.72	731.06	967.98	1,102.62	1,161.26	1,216.86	1,273.53	1,369.62

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.17	$18.94	$22.18	$27.84	$32.16	$34.56	$37.92	$42.33	$51.29
35-39	18.94	22.18	26.33	33.60	38.88	42.24	46.56	51.80	62.75
40-44	22.64	26.79	32.35	41.76	48.48	52.80	58.08	64.74	78.18
45-49	27.72	33.73	40.66	53.28	61.44	66.72	73.92	82.17	99.10
50	31.42	37.89	46.20	60.48	70.08	75.84	84.00	93.13	111.56
51	32.80	39.27	48.04	62.88	72.96	79.20	87.36	97.11	116.03
52	34.19	41.12	50.36	65.76	76.32	83.04	91.20	101.09	121.01
53	36.03	43.43	53.60	69.60	81.12	87.84	96.48	107.07	127.98
54	37.89	46.20	56.82	73.92	85.92	93.12	102.72	113.54	135.46
55	40.19	48.97	60.06	78.72	91.20	98.88	108.96	120.51	142.93
56	42.50	51.74	63.75	83.52	96.96	105.12	115.20	127.98	151.40
57	45.27	54.98	67.45	88.80	102.72	111.36	122.40	135.46	160.35
58	48.04	58.21	72.08	94.56	109.44	119.04	130.56	144.42	170.31
59	50.83	61.91	76.69	100.80	116.64	126.72	138.72	153.88	180.77
60	54.05	66.06	81.77	107.52	124.32	134.88	147.84	163.84	191.73
61	57.28	70.22	86.86	114.24	132.48	144.00	157.44	174.30	203.68
62	60.98	74.85	92.86	121.92	141.12	153.60	167.52	185.26	216.13
63	65.61	80.39	99.80	131.04	152.16	165.12	180.48	199.20	231.57
64	70.22	86.39	107.18	141.12	163.68	177.60	193.92	214.14	248.01
65	75.30	92.40	115.04	151.68	176.16	191.04	208.32	230.07	265.93
66	80.85	99.33	123.82	163.20	189.60	205.44	224.16	247.50	284.86
67	86.39	106.72	133.06	175.68	204.00	221.28	240.96	265.93	305.77
68	93.78	115.50	144.61	191.52	221.76	240.96	262.56	289.34	331.67
69	101.64	125.66	157.54	208.32	241.92	262.56	285.60	315.23	359.55
70	109.95	136.29	170.94	227.04	263.52	286.08	311.04	342.62	390.43
71	119.19	147.84	186.18	247.20	287.04	311.52	338.88	373.00	423.79
72	129.36	160.78	202.35	268.80	312.48	339.36	368.64	405.87	459.65
73	139.53	173.71	218.99	290.88	337.92	367.20	397.92	437.73	493.51
74	150.61	187.57	236.54	314.88	365.76	396.96	429.60	471.61	529.37
75	162.62	202.35	255.95	340.80	395.52	429.12	464.16	508.46	568.22
76	175.56	218.99	276.74	368.64	427.68	463.68	501.12	547.80	609.55
77	189.42	236.54	299.38	398.88	462.72	501.60	540.96	590.62	653.86
78	205.59	257.33	326.17	435.84	504.96	546.72	588.48	640.93	707.15
79	223.60	280.43	356.20	475.68	551.04	595.68	640.31	695.20	764.43
80	243.01	304.92	388.53	519.36	601.43	649.43	696.47	753.96	826.17
81	263.80	332.18	423.65	566.88	656.15	707.51	757.43	817.71	892.90
82	286.90	361.74	462.00	619.19	716.15	770.87	824.15	886.93	965.61
83	302.15	381.61	488.33	654.23	755.03	810.71	863.51	926.27	1,006.45
84	318.31	402.86	515.59	691.67	796.31	851.99	905.27	967.10	1,049.28
85	335.41	425.04	544.70	730.55	839.51	895.67	948.95	1,009.93	1,093.59
86	353.43	448.60	575.19	772.31	885.11	941.27	994.55	1,054.76	1,139.91
87	372.37	473.08	607.99	815.99	933.11	989.27	1,042.55	1,101.57	1,188.72
88	392.23	499.41	642.18	862.07	983.99	1,040.15	1,092.95	1,149.87	1,239.01
89	413.48	526.68	678.21	911.03	1,037.75	1,092.95	1,145.27	1,201.17	1,291.80

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N350
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$20.16	$24.36	$28.15	$30.24	$33.19	$38.25	$46.35
35-39	n/a	n/a	23.95	29.40	34.03	36.96	40.75	46.80	56.70
40-44	n/a	n/a	29.40	36.55	42.43	46.20	50.83	58.50	70.65
45-49	n/a	n/a	36.96	46.63	53.76	58.38	64.68	74.25	89.55
50	n/a	n/a	42.00	52.92	61.32	66.36	73.50	84.15	100.80
51	n/a	n/a	43.68	55.02	63.84	69.30	76.44	87.75	104.85
52	n/a	n/a	45.79	57.54	66.78	72.66	79.80	91.35	109.35
53	n/a	n/a	48.72	60.90	70.98	76.86	84.42	96.75	115.65
54	n/a	n/a	51.67	64.68	75.18	81.48	89.88	102.60	122.40
55	n/a	n/a	54.60	68.88	79.80	86.52	95.34	108.90	129.15
56	n/a	n/a	57.96	73.08	84.84	91.98	100.80	115.65	136.80
57	n/a	n/a	61.32	77.70	89.88	97.44	107.10	122.40	144.90
58	n/a	n/a	65.52	82.74	95.76	104.16	114.24	130.50	153.90
59	n/a	n/a	69.72	88.20	102.06	110.88	121.38	139.05	163.35
60	n/a	n/a	74.34	94.08	108.78	118.02	129.36	148.05	173.25
61	n/a	n/a	78.96	99.96	115.92	126.00	137.76	157.50	184.05
62	n/a	n/a	84.42	106.68	123.48	134.40	146.58	167.40	195.30
63	n/a	n/a	90.72	114.66	133.14	144.48	157.92	180.00	209.25
64	n/a	n/a	97.44	123.48	143.22	155.40	169.68	193.50	224.10
65	n/a	n/a	104.58	132.72	154.14	167.16	182.28	207.90	240.30
66	n/a	n/a	112.56	142.80	165.90	179.76	196.14	223.65	257.40
67	n/a	n/a	120.96	153.72	178.50	193.62	210.84	240.30	276.30
68	n/a	n/a	131.46	167.58	194.04	210.84	229.74	261.45	299.70
69	n/a	n/a	143.22	182.28	211.68	229.74	249.90	284.84	324.90
70	n/a	n/a	155.40	198.66	230.58	250.32	272.16	309.60	352.80
71	n/a	n/a	169.26	216.30	251.16	272.58	296.52	337.04	382.95
72	n/a	n/a	183.96	235.20	273.42	296.94	322.56	366.75	415.35
73	n/a	n/a	199.08	254.52	295.68	321.30	348.18	395.55	445.95
74	n/a	n/a	215.04	275.52	320.04	347.34	375.90	426.15	478.35
75	n/a	n/a	232.68	298.20	346.08	375.48	406.14	459.44	513.44
76	n/a	n/a	251.58	322.56	374.22	405.72	438.48	495.00	550.80
77	n/a	n/a	272.16	349.02	404.88	438.90	473.34	533.70	590.84
78	n/a	n/a	296.52	381.36	441.84	478.38	514.92	579.15	638.99
79	n/a	n/a	323.82	416.22	482.16	521.22	560.28	628.19	690.75
80	n/a	n/a	353.22	454.44	526.26	568.26	609.42	681.30	746.55
81	n/a	n/a	385.14	496.02	574.14	619.07	662.75	738.90	806.84
82	n/a	n/a	420.00	541.80	626.63	674.51	721.14	801.44	872.55
83	n/a	n/a	443.94	572.46	660.66	709.38	755.58	836.99	909.44
84	n/a	n/a	468.72	605.22	696.78	745.50	792.11	873.90	948.14
85	n/a	n/a	495.18	639.23	734.58	783.71	830.34	912.59	988.19
86	n/a	n/a	522.90	675.78	774.47	823.62	870.23	953.10	1,030.04
87	n/a	n/a	552.72	713.99	816.47	865.62	912.23	995.39	1,074.14
88	n/a	n/a	583.80	754.31	860.99	910.14	956.34	1,039.04	1,119.59
89	n/a	n/a	616.55	797.15	908.03	956.34	1,002.11	1,085.39	1,167.30

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N350

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N350 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N350)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-2,000	2,001-Unlimited
18-52	0.224	0.176	0.156	0.141	0.124
53	0.215	0.170	0.151	0.137	0.121
54	0.206	0.164	0.147	0.133	0.119
55	0.198	0.158	0.142	0.129	0.116
56	0.190	0.152	0.138	0.126	0.113
57	0.182	0.147	0.134	0.122	0.111
58	0.177	0.144	0.131	0.120	0.109
59	0.172	0.140	0.129	0.118	0.108
60	0.167	0.137	0.126	0.117	0.106
61	0.162	0.134	0.123	0.115	0.105
62	0.157	0.131	0.121	0.113	0.103
63	0.153	0.129	0.119	0.112	0.102
64	0.150	0.127	0.118	0.110	0.101
65	0.147	0.126	0.116	0.109	0.100
66	0.143	0.124	0.115	0.107	0.099
67	0.140	0.122	0.113	0.106	0.098
68	0.137	0.120	0.111	0.105	0.097
69	0.135	0.117	0.109	0.103	0.096
70	0.132	0.115	0.108	0.102	0.095
71	0.129	0.113	0.106	0.100	0.094
72	0.127	0.111	0.104	0.099	0.093
73	0.121	0.106	0.100	0.095	0.090
74	0.115	0.102	0.096	0.091	0.087
75	0.109	0.098	0.092	0.088	0.084
76	0.104	0.094	0.088	0.084	0.081
77	0.099	0.090	0.085	0.081	0.078
78	0.096	0.088	0.083	0.080	0.077
79	0.094	0.085	0.081	0.078	0.076
80	0.091	0.083	0.079	0.077	0.074
81	0.088	0.081	0.078	0.075	0.073
82	0.086	0.079	0.076	0.074	0.072
83	0.083	0.076	0.074	0.072	0.070
84	0.080	0.074	0.072	0.070	0.069
85	0.077	0.072	0.070	0.068	0.067
86	0.075	0.069	0.068	0.067	0.066
87	0.072	0.067	0.066	0.065	0.064
88	0.069	0.065	0.064	0.063	0.063
89	0.067	0.063	0.062	0.062	0.061

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N350)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.340	0.325	0.280	0.215	0.220
35-39	0.375	0.350	0.290	0.225	0.230
40-44	0.405	0.360	0.310	0.230	0.240
45-49	0.410	0.370	0.320	0.235	0.250
50-54	0.400	0.360	0.315	0.235	0.250
55-59	0.390	0.360	0.310	0.235	0.240
60-64	0.390	0.360	0.300	0.230	0.220
65-69	0.390	0.350	0.290	0.225	0.200
70-74	0.390	0.340	0.280	0.210	0.180
75-79	0.390	0.330	0.260	0.190	0.150
80-84	0.390	0.320	0.240	0.160	0.150
85-89	0.390	0.320	0.240	0.160	0.150

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.380	0.360	0.330	0.260	0.260
35-39	0.380	0.360	0.330	0.265	0.260
40-44	0.380	0.360	0.330	0.265	0.260
45-49	0.380	0.360	0.330	0.265	0.260
50-54	0.380	0.360	0.330	0.265	0.250
55-59	0.380	0.360	0.325	0.260	0.240
60-64	0.380	0.360	0.320	0.255	0.225
65-69	0.380	0.360	0.310	0.245	0.205
70-74	0.380	0.360	0.300	0.230	0.185
75-79	0.380	0.350	0.280	0.200	0.150
80-84	0.380	0.340	0.250	0.170	0.150
85-89	0.400	0.330	0.250	0.170	0.150

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N350)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.115	0.108	0.087	0.065	0.050
35-39	0.122	0.114	0.091	0.069	0.053
40-44	0.130	0.120	0.096	0.073	0.056
45-49	0.138	0.126	0.100	0.076	0.058
50	0.144	0.130	0.104	0.078	0.060
51	0.146	0.132	0.105	0.079	0.060
52	0.148	0.133	0.106	0.080	0.061
53	0.150	0.134	0.107	0.080	0.061
54	0.151	0.135	0.108	0.081	0.062
55	0.153	0.137	0.108	0.081	0.062
56	0.154	0.138	0.109	0.082	0.063
57	0.156	0.139	0.110	0.082	0.063
58	0.157	0.140	0.110	0.082	0.063
59	0.158	0.141	0.111	0.082	0.063
60	0.160	0.141	0.111	0.083	0.063
61	0.161	0.142	0.112	0.083	0.063
62	0.162	0.143	0.112	0.083	0.063
63	0.163	0.143	0.112	0.083	0.063
64	0.163	0.144	0.112	0.083	0.062
65	0.164	0.144	0.112	0.082	0.062
66	0.164	0.145	0.112	0.082	0.061
67	0.165	0.145	0.112	0.082	0.061
68	0.164	0.144	0.111	0.081	0.060
69	0.164	0.143	0.110	0.080	0.058
70	0.163	0.143	0.109	0.078	0.057
71	0.163	0.142	0.108	0.077	0.055
72	0.162	0.141	0.107	0.076	0.054
73	0.163	0.141	0.106	0.075	0.052
74	0.164	0.141	0.106	0.073	0.051
75	0.164	0.142	0.105	0.072	0.049
76	0.165	0.142	0.105	0.070	0.047
77	0.166	0.142	0.104	0.069	0.046
78	0.166	0.141	0.102	0.066	0.043
79	0.165	0.140	0.099	0.063	0.040
80	0.165	0.138	0.097	0.060	0.038
81	0.164	0.137	0.095	0.058	0.035
82	0.164	0.136	0.093	0.055	0.033
83	0.163	0.134	0.089	0.051	0.029
84	0.161	0.132	0.086	0.046	0.025
85	0.160	0.130	0.082	0.043	0.022
86	0.158	0.128	0.079	0.039	0.019
87	0.157	0.126	0.076	0.036	0.017
88	0.156	0.124	0.073	0.033	0.015
89	0.154	0.122	0.070	0.030	0.013

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N350)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.053	0.074	0.110	0.098	0.086
35-39	0.064	0.084	0.116	0.106	0.095
40-44	0.077	0.095	0.123	0.113	0.104
45-49	0.089	0.106	0.130	0.122	0.113
50	0.097	0.113	0.134	0.126	0.119
51	0.100	0.115	0.135	0.128	0.120
52	0.102	0.117	0.137	0.129	0.122
53	0.103	0.118	0.136	0.130	0.123
54	0.105	0.119	0.136	0.130	0.123
55	0.106	0.119	0.136	0.130	0.124
56	0.107	0.120	0.136	0.130	0.124
57	0.108	0.121	0.136	0.130	0.125
58	0.108	0.120	0.134	0.129	0.123
59	0.107	0.119	0.132	0.127	0.122
60	0.107	0.118	0.130	0.125	0.120
61	0.106	0.117	0.128	0.124	0.119
62	0.105	0.115	0.127	0.122	0.118
63	0.103	0.113	0.123	0.119	0.115
64	0.101	0.110	0.120	0.116	0.112
65	0.099	0.108	0.117	0.113	0.109
66	0.097	0.105	0.113	0.110	0.107
67	0.095	0.103	0.110	0.107	0.104
68	0.091	0.098	0.105	0.102	0.099
69	0.088	0.094	0.100	0.097	0.095
70	0.084	0.090	0.095	0.092	0.090
71	0.080	0.086	0.090	0.088	0.086
72	0.077	0.082	0.086	0.084	0.082
73	0.071	0.075	0.079	0.077	0.075
74	0.065	0.069	0.072	0.071	0.069
75	0.060	0.064	0.066	0.065	0.064
76	0.056	0.058	0.061	0.059	0.058
77	0.051	0.054	0.056	0.055	0.054
78	0.045	0.047	0.048	0.047	0.047
79	0.039	0.040	0.042	0.041	0.040
80	0.034	0.035	0.036	0.035	0.035
81	0.029	0.030	0.031	0.031	0.030
82	0.025	0.026	0.027	0.027	0.026
83	0.020	0.021	0.021	0.021	0.021
84	0.016	0.016	0.017	0.017	0.016
85	0.013	0.013	0.013	0.013	0.013
86	0.010	0.010	0.010	0.010	0.010
87	0.008	0.008	0.008	0.008	0.008
88	0.008	0.008	0.008	0.008	0.008
89	0.008	0.008	0.008	0.008	0.008

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R
(When attached to Base Policy GR-N350)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

Issue Age	Factor	Issue Age	Factor
18-34	0.671	68	0.506
35-39	0.708	69	0.498
40-44	0.746	70	0.490
45-49	0.756	71	0.482
50	0.705	72	0.474
51	0.688	73	0.457
52	0.672	74	0.441
53	0.658	75	0.425
54	0.645	76	0.409
55	0.631	77	0.393
56	0.618	78	0.381
57	0.605	79	0.368
58	0.598	80	0.356
59	0.590	81	0.344
60	0.583	82	0.332
61	0.575	83	0.321
62	0.568	84	0.311
63	0.557	85	0.301
64	0.546	86	0.290
65	0.535	87	0.280
66	0.525	88	0.270
67	0.514	89	0.260

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N350)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	2.160	2.940	3.710	3.450	3.170
35-39	2.130	2.780	3.330	3.140	2.930
40-44	2.050	2.580	2.960	2.820	2.670
45-49	1.920	2.390	2.780	2.560	2.400
50	1.896	2.305	2.640	2.444	2.272
51	1.888	2.277	2.594	2.407	2.230
52	1.880	2.250	2.550	2.370	2.190
53	1.818	2.173	2.453	2.282	2.110
54	1.758	2.098	2.359	2.197	2.034
55	1.700	2.027	2.270	2.115	1.960
56	1.644	1.957	2.183	2.036	1.889
57	1.590	1.890	2.100	1.960	1.820
58	1.530	1.817	2.015	1.882	1.746
59	1.471	1.746	1.934	1.807	1.676
60	1.416	1.678	1.856	1.735	1.608
61	1.362	1.613	1.782	1.666	1.542
62	1.310	1.550	1.710	1.600	1.480
63	1.248	1.455	1.606	1.498	1.395
64	1.190	1.366	1.509	1.402	1.314
65	1.134	1.282	1.417	1.312	1.239
66	1.081	1.204	1.331	1.229	1.167
67	1.030	1.130	1.250	1.150	1.100
68	0.948	1.057	1.154	1.075	1.035
69	0.872	0.989	1.066	1.004	0.973
70	0.803	0.925	0.985	0.939	0.915
71	0.739	0.866	0.910	0.877	0.861
72	0.680	0.810	0.840	0.820	0.810
73	0.623	0.726	0.751	0.734	0.726
74	0.571	0.652	0.672	0.656	0.652
75	0.524	0.584	0.600	0.587	0.584
76	0.480	0.524	0.537	0.525	0.524
77	0.440	0.470	0.480	0.470	0.470
78	0.396	0.424	0.434	0.424	0.424
79	0.357	0.382	0.392	0.382	0.382
80	0.321	0.344	0.355	0.344	0.344
81	0.289	0.311	0.321	0.311	0.311
82	0.260	0.280	0.290	0.280	0.280
83	0.223	0.244	0.251	0.244	0.240
84	0.191	0.212	0.217	0.212	0.206
85	0.163	0.185	0.187	0.185	0.177
86	0.140	0.161	0.162	0.161	0.152
87	0.120	0.140	0.140	0.140	0.130
88	0.103	0.122	0.121	0.122	0.112
89	0.088	0.106	0.105	0.106	0.096

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N350)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Issue Age	Inflation Options				
	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.850	1.280	1.700	1.560	1.400
35-39	0.840	1.190	1.490	1.380	1.270
40-44	0.790	1.070	1.280	1.210	1.130
45-49	0.720	0.970	1.190	1.070	0.980
50	0.714	0.940	1.123	1.015	0.919
51	0.712	0.930	1.101	0.997	0.899
52	0.710	0.920	1.080	0.980	0.880
53	0.684	0.886	1.037	0.941	0.845
54	0.659	0.852	0.995	0.904	0.812
55	0.635	0.820	0.955	0.868	0.780
56	0.612	0.790	0.917	0.833	0.749
57	0.590	0.760	0.880	0.800	0.720
58	0.551	0.715	0.831	0.753	0.675
59	0.515	0.673	0.784	0.708	0.632
60	0.481	0.633	0.740	0.666	0.592
61	0.450	0.595	0.699	0.627	0.555
62	0.420	0.560	0.660	0.590	0.520
63	0.395	0.515	0.609	0.543	0.480
64	0.372	0.474	0.561	0.500	0.444
65	0.350	0.437	0.517	0.460	0.410
66	0.329	0.402	0.477	0.424	0.379
67	0.310	0.370	0.440	0.390	0.350
68	0.272	0.342	0.396	0.357	0.325
69	0.238	0.316	0.357	0.326	0.301
70	0.208	0.292	0.321	0.299	0.279
71	0.183	0.270	0.289	0.273	0.259
72	0.160	0.250	0.260	0.250	0.240
73	0.146	0.216	0.226	0.216	0.209
74	0.133	0.186	0.197	0.186	0.182
75	0.121	0.161	0.172	0.161	0.158
76	0.110	0.139	0.149	0.139	0.138
77	0.100	0.120	0.130	0.120	0.120
78	0.090	0.108	0.118	0.111	0.108
79	0.082	0.097	0.107	0.102	0.097
80	0.074	0.087	0.097	0.094	0.087
81	0.066	0.078	0.088	0.087	0.078
82	0.060	0.070	0.080	0.080	0.070
83	0.055	0.065	0.076	0.073	0.065
84	0.051	0.061	0.071	0.066	0.061
85	0.047	0.057	0.067	0.060	0.057
86	0.043	0.053	0.064	0.055	0.053
87	0.040	0.050	0.060	0.050	0.050
88	0.037	0.047	0.057	0.046	0.047
89	0.034	0.044	0.053	0.041	0.044

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.24	$14.07	$15.92	$18.36	$20.19	$21.43	$22.65	$23.87	$25.09
35-39	12.85	14.68	17.14	19.58	22.04	23.26	24.48	25.70	27.55
40-44	14.07	15.92	18.97	22.04	25.09	26.92	28.16	29.99	31.82
45-49	15.92	18.97	22.04	26.92	30.60	32.43	34.28	36.72	38.55
50	17.75	20.80	25.09	30.60	34.28	37.33	39.16	41.62	44.06
51	18.36	21.43	25.70	31.82	35.50	38.55	40.40	43.45	45.91
52	18.97	22.65	26.92	33.04	37.33	40.40	42.23	45.28	47.74
53	20.19	23.87	28.77	35.50	39.79	43.45	45.28	48.35	51.40
54	21.43	25.70	30.60	37.94	42.84	46.52	48.96	52.03	55.08
55	22.65	26.92	33.04	40.40	45.91	49.57	52.03	55.69	58.76
56	24.48	28.77	35.50	43.45	48.96	53.25	56.30	59.37	63.03
57	25.70	30.60	37.33	46.52	52.64	56.91	59.98	63.64	67.32
58	27.55	33.04	41.01	50.18	57.52	61.81	65.49	69.15	73.44
59	29.99	36.11	44.06	55.08	62.42	67.32	71.00	75.27	79.56
60	32.43	39.16	47.74	59.37	67.32	73.44	77.12	82.00	86.29
61	34.89	42.23	52.03	64.26	73.44	79.56	83.85	88.74	93.63
62	37.33	45.28	56.30	69.76	79.56	86.29	91.19	96.70	101.60
63	41.01	49.57	61.81	77.12	88.12	95.48	100.36	106.48	111.99
64	44.67	54.47	67.93	85.07	96.70	105.26	110.77	117.50	123.62
65	48.96	59.98	74.66	93.63	107.10	115.67	122.40	129.74	135.86
66	53.25	65.49	82.00	103.43	117.50	127.91	134.64	143.20	149.94
67	58.76	72.22	90.58	113.84	129.74	140.76	148.71	157.90	165.24
68	64.88	80.17	100.98	126.69	145.05	157.90	166.46	176.87	184.82
69	72.22	89.36	112.60	141.98	162.80	176.87	186.04	197.67	206.86
70	80.17	99.75	125.46	158.51	181.77	197.67	208.69	221.54	231.34
71	88.74	110.77	140.15	177.48	203.79	221.54	233.78	247.86	258.87
72	99.14	123.01	156.06	198.28	227.66	247.86	261.94	277.84	289.47
73	109.55	136.47	173.19	220.32	253.36	275.40	290.70	307.83	320.07
74	121.18	151.78	192.16	244.80	280.91	306.00	322.52	340.88	353.74
75	134.64	168.30	212.98	271.72	312.12	339.66	358.02	378.22	391.07
76	149.32	186.66	236.85	301.71	347.00	376.99	397.19	419.22	432.07
77	165.24	206.86	262.55	335.38	385.56	419.22	441.25	464.51	477.97
78	180.54	226.44	288.25	368.42	423.50	460.22	483.48	507.96	520.81
79	197.67	248.47	317.02	405.14	465.73	504.90	529.99	555.08	567.93
80	216.64	272.34	348.23	445.53	512.24	554.47	581.40	607.10	619.34
81	236.85	298.66	382.50	490.21	563.04	608.94	637.09	664.02	675.03
82	259.48	327.42	420.44	539.17	618.73	668.30	698.29	725.83	736.23
83	279.07	353.74	454.10	583.84	668.91	720.32	750.31	776.62	785.80
84	301.10	381.88	491.43	632.19	722.76	775.40	805.39	830.48	838.43
85	324.36	411.87	531.21	684.21	780.91	835.38	864.75	888.61	895.35
86	349.45	444.92	574.66	740.51	843.33	899.63	929.01	950.42	955.32
87	376.38	480.42	621.79	801.71	911.87	969.40	997.55	1,016.52	1,020.20
88	405.14	518.36	672.58	867.81	985.31	1,044.07	1,071.60	1,087.52	1,088.74
89	436.96	559.98	727.05	940.03	1,064.26	1,124.24	1,150.55	1,162.79	1,162.18

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$11.63	$13.37	$15.12	$17.63	$19.39	$20.56	$21.74	$23.15	$24.34
35-39	12.21	13.95	16.28	18.80	21.15	22.33	23.50	24.93	26.72
40-44	13.37	15.12	18.02	21.15	24.09	25.84	27.03	29.09	30.86
45-49	15.12	18.02	20.93	25.84	29.38	31.13	32.90	35.62	37.40
50	16.87	19.77	23.84	29.38	32.90	35.84	37.59	40.37	42.74
51	17.44	20.36	24.41	30.55	34.08	37.01	38.78	42.15	44.53
52	18.02	21.51	25.58	31.72	35.84	38.78	40.54	43.92	46.31
53	19.18	22.68	27.33	34.08	38.19	41.72	43.47	46.90	49.87
54	20.36	24.41	29.07	36.43	41.13	44.65	47.00	50.47	53.43
55	21.51	25.58	31.40	38.78	44.07	47.59	49.94	54.02	56.99
56	23.26	27.33	33.72	41.72	47.00	51.12	54.05	57.59	61.14
57	24.41	29.07	35.47	44.65	50.53	54.63	57.58	61.73	65.30
58	26.17	31.40	38.96	48.17	55.22	59.33	62.87	67.08	71.24
59	28.49	34.31	41.86	52.88	59.92	64.62	68.16	73.01	77.17
60	30.81	37.21	45.35	56.99	64.62	70.50	74.03	79.54	83.70
61	33.14	40.11	49.43	61.69	70.50	76.37	80.50	86.08	90.83
62	35.47	43.01	53.49	66.97	76.37	82.84	87.54	93.80	98.55
63	38.96	47.09	58.72	74.03	84.60	91.66	96.35	103.29	108.63
64	42.44	51.74	64.54	81.66	92.82	101.05	106.34	113.98	119.91
65	46.52	56.98	70.93	89.89	102.82	111.04	117.50	125.85	131.78
66	50.59	62.21	77.90	99.29	112.80	122.79	129.25	138.90	145.45
67	55.82	68.61	86.05	109.29	124.55	135.13	142.77	153.16	160.29
68	61.64	76.17	95.93	121.61	139.24	151.58	159.81	171.57	179.28
69	68.61	84.88	106.97	136.30	156.28	169.79	178.60	191.74	200.65
70	76.17	94.77	119.19	152.17	174.50	189.76	200.34	214.90	224.40
71	84.30	105.23	133.14	170.38	195.64	212.68	224.43	240.42	251.10
72	94.19	116.86	148.26	190.35	218.55	237.95	251.46	269.51	280.79
73	104.07	129.65	164.53	211.50	243.23	264.38	279.07	298.59	310.47
74	115.12	144.18	182.55	235.00	269.67	293.76	309.62	330.66	343.12
75	127.91	159.89	202.33	260.86	299.64	326.08	343.70	366.87	379.34
76	141.86	177.33	225.00	289.64	333.13	361.92	381.30	406.64	419.11
77	156.98	196.51	249.42	321.96	370.13	402.45	423.60	450.57	463.63
78	171.52	215.11	273.84	353.68	406.56	441.81	464.13	492.72	505.18
79	187.79	236.05	301.16	388.93	447.09	484.71	508.80	538.44	550.89
80	205.81	258.73	330.82	427.71	491.76	532.29	558.14	588.88	600.76
81	225.00	283.72	363.38	470.60	540.52	584.58	611.60	644.10	654.78
82	246.51	311.05	399.42	517.60	593.97	641.57	670.36	704.06	714.14
83	265.12	336.05	431.40	560.48	642.15	691.51	720.30	753.32	762.22
84	286.04	362.79	466.86	606.90	693.86	744.39	773.18	805.56	813.28
85	308.14	391.27	504.65	656.84	749.68	801.96	830.15	861.95	868.49
86	331.97	422.68	545.93	710.90	809.60	863.64	891.85	921.91	926.67
87	357.56	456.40	590.70	769.64	875.39	930.62	957.65	986.03	989.59
88	384.88	492.44	638.95	833.10	945.90	1,002.31	1,028.74	1,054.89	1,056.08
89	415.11	531.98	690.70	902.43	1,021.69	1,079.27	1,104.53	1,127.90	1,127.31

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$10.77	$12.38	$14.01	$16.53	$18.17	$19.29	$20.38	$21.96	$23.08
35-39	11.31	12.92	15.08	17.63	19.83	20.93	22.04	23.65	25.34
40-44	12.38	14.01	16.69	19.83	22.58	24.23	25.34	27.59	29.28
45-49	14.01	16.69	19.40	24.23	27.55	29.19	30.85	33.79	35.47
50	15.62	18.31	22.08	27.55	30.85	33.60	35.25	38.29	40.54
51	16.16	18.85	22.61	28.64	31.95	34.70	36.36	39.97	42.23
52	16.69	19.93	23.69	29.74	33.60	36.36	38.01	41.66	43.92
53	17.77	21.00	25.32	31.95	35.80	39.11	40.76	44.48	47.29
54	18.85	22.61	26.92	34.15	38.55	41.87	44.06	47.86	50.67
55	19.93	23.69	29.08	36.36	41.31	44.62	46.82	51.24	54.05
56	21.55	25.32	31.24	39.11	44.06	47.92	50.67	54.62	57.99
57	22.61	26.92	32.85	41.87	47.38	51.22	53.98	58.55	61.93
58	24.24	29.08	36.09	45.16	51.77	55.62	58.94	63.62	67.56
59	26.39	31.78	38.77	49.57	56.18	60.59	63.89	69.25	73.20
60	28.54	34.46	42.01	53.43	60.59	66.10	69.40	75.45	79.38
61	30.70	37.16	45.79	57.84	66.10	71.61	75.46	81.64	86.14
62	32.85	39.85	49.55	62.79	71.61	77.66	82.07	88.96	93.47
63	36.09	43.63	54.39	69.40	79.31	85.93	90.33	97.96	103.04
64	39.32	47.93	59.78	76.56	87.03	94.73	99.70	108.10	113.73
65	43.08	52.78	65.70	84.27	96.39	104.10	110.16	119.37	125.00
66	46.85	57.63	72.16	93.09	105.75	115.12	121.18	131.75	137.94
67	51.71	63.56	79.71	102.46	116.77	126.69	133.84	145.26	152.02
68	57.09	70.55	88.86	114.02	130.54	142.11	149.81	162.72	170.04
69	63.56	78.63	99.09	127.79	146.52	159.18	167.44	181.85	190.31
70	70.55	87.78	110.41	142.66	163.59	177.90	187.82	203.81	212.83
71	78.10	97.48	123.33	159.73	183.41	199.38	210.40	228.03	238.17
72	87.24	108.25	137.33	178.45	204.89	223.08	235.74	255.61	266.31
73	96.40	120.10	152.41	198.28	228.03	247.86	261.63	283.21	294.47
74	106.64	133.56	169.10	220.32	252.82	275.40	290.28	313.61	325.44
75	118.48	148.11	187.42	244.55	280.91	305.69	322.22	347.95	359.78
76	131.40	164.27	208.43	271.54	312.30	339.29	357.47	385.69	397.50
77	145.41	182.04	231.04	301.84	347.00	377.30	397.12	427.35	439.73
78	158.88	199.26	253.66	331.58	381.15	414.19	435.13	467.32	479.15
79	173.95	218.66	278.98	364.62	419.16	454.41	477.00	510.67	522.50
80	190.65	239.66	306.43	400.98	461.01	499.02	523.26	558.53	569.79
81	208.43	262.82	336.60	441.18	506.73	548.05	573.38	610.89	621.03
82	228.35	288.13	369.99	485.25	556.85	601.47	628.46	667.76	677.33
83	245.58	311.29	399.61	525.45	602.01	648.29	675.28	714.50	722.93
84	264.97	336.05	432.45	568.97	650.49	697.86	724.85	764.04	771.35
85	285.43	362.44	467.47	615.79	702.82	751.84	778.27	817.52	823.72
86	307.51	391.53	505.71	666.46	758.99	809.67	836.11	874.39	878.89
87	331.22	422.77	547.17	721.54	820.68	872.46	897.80	935.20	938.58
88	356.52	456.16	591.88	781.03	886.78	939.66	964.44	1,000.52	1,001.64
89	384.52	492.78	639.80	846.03	957.83	1,011.81	1,035.49	1,069.77	1,069.20

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$10.41	$11.97	$13.53	$15.97	$17.56	$18.64	$19.70	$21.48	$22.58
35-39	10.92	12.48	14.56	17.04	19.17	20.24	21.29	23.13	24.80
40-44	11.97	13.53	16.12	19.17	21.83	23.42	24.49	26.99	28.64
45-49	13.53	16.12	18.73	23.42	26.62	28.22	29.83	33.04	34.70
50	15.09	17.68	21.33	26.62	29.83	32.48	34.07	37.46	39.65
51	15.61	18.21	21.85	27.69	30.88	33.55	35.15	39.11	41.31
52	16.12	19.25	22.89	28.75	32.48	35.15	36.74	40.76	42.96
53	17.16	20.29	24.45	30.88	34.61	37.80	39.39	43.52	46.27
54	18.21	21.85	26.01	33.01	37.27	40.47	42.60	46.82	49.57
55	19.25	22.89	28.09	35.15	39.94	43.12	45.26	50.13	52.88
56	20.80	24.45	30.17	37.80	42.60	46.32	48.98	53.43	56.73
57	21.85	26.01	31.73	40.47	45.80	49.52	52.18	57.28	60.59
58	23.41	28.09	34.85	43.66	50.05	53.77	56.98	62.24	66.10
59	25.49	30.70	37.45	47.92	54.31	58.57	61.77	67.74	71.61
60	27.57	33.29	40.58	51.65	58.57	63.89	67.09	73.80	77.66
61	29.65	35.89	44.23	55.91	63.89	69.22	72.95	79.88	84.27
62	31.73	38.49	47.86	60.70	69.22	75.08	79.33	87.03	91.44
63	34.85	42.13	52.54	67.09	76.67	83.06	87.32	95.84	100.79
64	37.97	46.30	57.74	74.01	84.13	91.58	96.37	105.75	111.26
65	41.62	50.98	63.46	81.46	93.18	100.64	106.48	116.77	122.28
66	45.26	55.67	69.70	89.98	102.23	111.28	117.14	128.88	134.96
67	49.94	61.38	77.00	99.03	112.88	122.46	129.38	142.11	148.71
68	55.14	68.15	85.83	110.21	126.20	137.37	144.82	159.18	166.34
69	61.38	75.95	95.72	123.52	141.63	153.87	161.86	177.90	186.17
70	68.15	84.78	106.65	137.90	158.14	171.97	181.56	199.38	208.20
71	75.44	94.16	119.13	154.41	177.29	192.74	203.39	223.08	232.98
72	84.27	104.56	132.65	172.50	198.06	215.64	227.89	250.06	260.53
73	93.12	116.01	147.22	191.68	220.43	239.59	252.91	277.04	288.06
74	103.00	129.01	163.34	212.98	244.39	266.22	280.60	306.79	318.36
75	114.45	143.06	181.03	236.40	271.55	295.50	311.48	340.39	351.96
76	126.93	158.66	201.31	262.49	301.90	327.98	345.55	377.30	388.86
77	140.45	175.83	223.17	291.77	335.43	364.72	383.89	418.05	430.17
78	153.47	192.47	245.02	320.53	368.44	400.39	420.63	457.16	468.73
79	168.02	211.20	269.46	352.47	405.18	439.26	461.09	499.58	511.14
80	184.14	231.49	295.99	387.62	445.65	482.39	505.82	546.39	557.41
81	201.31	253.85	325.13	426.48	489.84	529.77	554.26	597.62	607.52
82	220.56	278.31	357.38	469.08	538.29	581.42	607.51	653.25	662.60
83	237.22	300.67	385.98	507.94	581.95	626.68	652.77	698.96	707.22
84	255.94	324.60	417.72	550.00	628.81	674.60	700.69	747.43	754.59
85	275.70	350.09	451.53	595.26	679.39	726.78	752.33	799.75	805.82
86	297.03	378.18	488.46	644.24	733.70	782.68	808.24	855.39	859.79
87	319.93	408.36	528.52	697.49	793.32	843.37	867.87	914.87	918.18
88	344.36	440.60	571.70	755.00	857.22	908.34	932.29	978.77	979.87
89	371.42	475.98	617.99	817.83	925.90	978.09	1,000.98	1,046.51	1,045.97

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$9.67	$11.12	$12.58	$15.05	$16.56	$17.56	$18.57	$20.29	$21.33
35-39	10.16	11.60	13.54	16.06	18.07	19.07	20.07	21.85	23.41
40-44	11.12	12.58	14.99	18.07	20.57	22.08	23.08	25.49	27.04
45-49	12.58	14.99	17.41	22.08	25.09	26.60	28.10	31.21	32.77
50	14.02	16.44	19.82	25.09	28.10	30.61	32.12	35.38	37.45
51	14.51	16.93	20.30	26.09	29.11	31.61	33.12	36.94	39.02
52	14.99	17.89	21.27	27.10	30.61	33.12	34.63	38.49	40.58
53	15.95	18.86	22.72	29.11	32.63	35.63	37.13	41.09	43.69
54	16.93	20.30	24.17	31.11	35.13	38.14	40.15	44.23	46.82
55	17.89	21.27	26.11	33.12	37.65	40.65	42.67	47.33	49.94
56	19.34	22.72	28.05	35.63	40.15	43.66	46.17	50.47	53.57
57	20.30	24.17	29.49	38.14	43.17	46.67	49.18	54.10	57.22
58	21.76	26.11	32.40	41.15	47.17	50.68	53.69	58.78	62.42
59	23.69	28.53	34.81	45.16	51.19	55.20	58.22	63.98	67.62
60	25.63	30.94	37.71	48.68	55.20	60.22	63.24	69.70	73.35
61	27.56	33.36	41.11	52.70	60.22	65.24	68.76	75.44	79.59
62	29.49	35.77	44.48	57.21	65.24	70.76	74.77	82.19	86.36
63	32.40	39.16	48.83	63.24	72.26	78.29	82.30	90.51	95.19
64	35.29	43.03	53.66	69.75	79.29	86.31	90.83	99.87	105.08
65	38.68	47.38	58.98	76.78	87.83	94.84	100.36	110.28	115.48
66	42.07	51.73	64.78	84.81	96.35	104.89	110.40	121.72	127.45
67	46.42	57.05	71.55	93.35	106.38	115.42	121.94	134.21	140.45
68	51.25	63.34	79.78	103.89	118.94	129.48	136.49	150.34	157.10
69	57.05	70.59	88.95	116.42	133.49	145.04	152.55	168.02	175.83
70	63.34	78.81	99.12	129.98	149.05	162.09	171.13	188.31	196.63
71	70.11	87.51	110.72	145.54	167.10	181.67	191.70	210.69	220.05
72	78.33	97.18	123.29	162.59	186.69	203.25	214.79	236.17	246.05
73	86.54	107.81	136.82	180.66	207.76	225.83	238.37	261.65	272.06
74	95.73	119.90	151.81	200.74	230.34	250.92	264.47	289.75	300.67
75	106.36	132.96	168.25	222.82	255.94	278.53	293.58	321.49	332.41
76	117.97	147.47	187.11	247.41	284.54	309.14	325.69	356.34	367.26
77	130.54	163.42	207.41	275.00	316.15	343.76	361.82	394.83	406.27
78	142.64	178.89	227.71	302.10	347.27	377.38	396.45	431.77	442.69
79	156.16	196.30	250.44	332.21	381.89	414.02	434.59	471.83	482.75
80	171.15	215.15	275.10	365.34	420.04	454.67	476.75	516.03	526.44
81	187.11	235.94	302.18	401.97	461.69	499.33	522.41	564.42	573.77
82	204.99	258.66	332.15	442.12	507.36	548.00	572.59	616.96	625.79
83	220.47	279.46	358.74	478.75	548.50	590.67	615.26	660.13	667.93
84	237.87	301.69	388.23	518.40	592.66	635.83	660.42	705.91	712.66
85	256.24	325.37	419.66	561.05	640.35	685.01	709.10	755.32	761.04
86	276.06	351.49	453.99	607.22	691.53	737.70	761.79	807.87	812.02
87	297.35	379.54	491.21	657.41	747.74	794.91	817.99	864.05	867.17
88	320.06	409.50	531.34	711.60	807.95	856.14	878.71	924.40	925.43
89	345.19	442.38	574.37	770.82	872.70	921.88	943.45	988.38	987.85

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$11.62	$13.41	$14.74	$15.64	$16.53	$18.62	$19.57
35-39	n/a	n/a	12.51	14.29	16.09	16.97	17.87	20.05	21.49
40-44	n/a	n/a	13.84	16.09	18.32	19.66	20.55	23.39	24.82
45-49	n/a	n/a	16.09	19.66	22.34	23.67	25.03	28.64	30.08
50	n/a	n/a	18.32	22.34	25.03	27.25	28.59	32.47	34.36
51	n/a	n/a	18.76	23.23	25.91	28.15	29.49	33.89	35.80
52	n/a	n/a	19.66	24.12	27.25	29.49	30.83	35.32	37.23
53	n/a	n/a	21.00	25.91	29.04	31.72	33.05	37.71	40.09
54	n/a	n/a	22.34	27.70	31.28	33.96	35.74	40.58	42.96
55	n/a	n/a	24.12	29.49	33.51	36.19	37.97	43.44	45.83
56	n/a	n/a	25.91	31.72	35.74	38.87	41.11	46.31	49.17
57	n/a	n/a	27.25	33.96	38.42	41.54	43.79	49.65	52.51
58	n/a	n/a	29.93	36.63	41.99	45.12	47.80	53.93	57.28
59	n/a	n/a	32.16	40.21	45.57	49.15	51.83	58.71	62.06
60	n/a	n/a	34.84	43.34	49.15	53.61	56.29	63.96	67.31
61	n/a	n/a	37.97	46.91	53.61	58.08	61.21	69.22	73.04
62	n/a	n/a	41.11	50.92	58.08	62.99	66.57	75.42	79.24
63	n/a	n/a	45.12	56.29	64.33	69.70	73.26	83.06	87.35
64	n/a	n/a	49.59	62.10	70.59	76.84	80.86	91.65	96.42
65	n/a	n/a	54.50	68.36	78.18	84.44	89.36	101.20	105.97
66	n/a	n/a	59.86	75.50	85.78	93.37	98.29	111.70	116.96
67	n/a	n/a	66.12	83.10	94.71	102.75	108.56	123.16	128.89
68	n/a	n/a	73.72	92.48	105.88	115.26	121.52	137.96	144.16
69	n/a	n/a	82.20	103.65	118.84	129.11	135.81	154.19	161.34
70	n/a	n/a	91.59	115.71	132.69	144.30	152.34	172.80	180.45
71	n/a	n/a	102.30	129.56	148.77	161.73	170.66	193.33	201.91
72	n/a	n/a	113.92	144.74	166.19	180.94	191.21	216.72	225.78
73	n/a	n/a	126.42	160.83	184.95	201.04	212.21	240.11	249.65
74	n/a	n/a	140.28	178.70	205.07	223.38	235.44	265.89	275.91
75	n/a	n/a	155.48	198.36	227.85	247.95	261.36	295.01	305.03
76	n/a	n/a	172.90	220.25	253.32	275.20	289.95	327.00	337.01
77	n/a	n/a	191.66	244.82	281.45	306.03	322.11	362.31	372.82
78	n/a	n/a	210.42	268.95	309.15	335.96	352.94	396.20	406.23
79	n/a	n/a	231.42	295.75	339.98	368.58	386.90	432.97	442.99
80	n/a	n/a	254.20	325.24	373.94	404.77	424.41	473.54	483.08
81	n/a	n/a	279.23	357.85	411.02	444.53	465.07	517.94	526.52
82	n/a	n/a	306.92	393.60	451.67	487.86	509.74	566.14	574.26
83	n/a	n/a	331.49	426.20	488.30	525.84	547.73	605.77	612.92
84	n/a	n/a	358.74	461.49	527.61	566.05	587.93	647.78	653.97
85	n/a	n/a	387.78	499.48	570.06	609.82	631.26	693.11	698.37
86	n/a	n/a	419.51	540.57	615.63	656.73	678.18	741.33	745.15
87	n/a	n/a	453.91	585.25	665.67	707.66	728.21	792.89	795.76
88	n/a	n/a	490.98	633.51	719.27	762.17	782.27	848.26	849.22
89	n/a	n/a	530.74	686.22	776.91	820.69	839.91	906.97	906.51

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.92	$18.36	$21.43	$26.31	$29.38	$31.82	$34.28	$36.72	$40.40
35-39	17.75	20.80	25.09	30.60	34.89	38.55	40.40	44.06	47.74
40-44	20.80	25.09	29.99	37.33	43.45	47.13	50.18	54.47	59.37
45-49	25.70	30.60	37.94	47.74	55.08	60.59	64.26	69.76	75.27
50	29.38	35.50	44.06	55.08	63.64	69.76	74.66	80.17	86.90
51	30.60	36.72	45.91	58.14	67.32	73.44	78.34	84.46	91.19
52	31.82	38.55	48.35	61.20	70.38	77.12	82.00	88.12	95.48
53	33.67	41.01	51.40	65.49	75.27	82.62	88.12	94.86	101.60
54	36.11	44.06	55.08	69.76	80.78	88.12	94.24	100.98	108.94
55	38.55	47.13	58.76	74.66	86.29	94.86	100.36	108.33	116.28
56	41.01	50.18	63.03	80.17	92.41	100.98	107.72	115.67	124.23
57	43.45	53.25	67.32	85.68	99.14	108.33	115.06	124.23	132.81
58	46.52	57.52	72.22	92.41	106.48	116.89	124.23	133.42	142.59
59	50.18	61.81	77.73	99.14	115.06	126.08	134.03	143.82	153.61
60	53.86	66.10	83.85	107.10	123.62	135.25	143.82	154.83	165.24
61	57.52	71.00	89.97	115.06	133.42	146.27	155.44	166.46	177.48
62	61.81	76.50	97.31	124.23	143.82	157.29	167.07	179.31	190.94
63	66.71	83.24	105.26	134.64	156.06	171.36	181.77	195.23	207.47
64	72.22	89.97	114.45	146.27	169.53	186.04	197.67	212.37	225.22
65	78.34	97.31	124.23	159.12	184.82	202.57	214.81	230.73	244.80
66	84.46	105.87	135.25	173.19	200.74	220.32	233.78	250.92	265.60
67	91.80	114.45	146.88	188.50	218.49	239.29	254.59	272.95	288.86
68	100.36	125.46	160.95	206.86	239.90	263.16	279.68	299.88	317.02
69	109.55	137.70	176.26	227.05	263.77	289.47	307.83	329.87	348.23
70	119.96	150.56	193.39	249.70	290.08	318.85	338.43	362.30	381.88
71	130.96	165.24	212.37	274.18	318.85	350.06	372.10	398.41	419.22
72	143.82	181.15	233.17	301.71	350.67	385.56	409.43	438.19	460.22
73	156.68	197.67	254.59	329.87	383.72	421.05	446.76	477.36	500.00
74	170.75	215.42	277.84	360.47	419.22	460.22	487.76	520.20	543.45
75	186.66	235.62	303.55	394.12	458.39	502.45	533.05	566.71	589.96
76	203.79	257.04	331.70	430.84	501.22	548.96	582.01	618.11	641.37
77	222.15	280.91	362.30	470.63	547.74	600.37	635.25	673.19	696.45
78	242.35	307.22	397.19	516.52	600.98	657.28	694.00	733.78	756.43
79	264.99	335.99	435.74	566.71	659.12	719.71	758.87	799.27	821.29
80	289.47	367.81	477.36	621.79	722.76	788.25	829.87	870.87	891.68
81	315.79	402.08	523.26	682.38	792.54	862.91	906.97	949.20	968.17
82	345.16	440.03	573.44	749.08	869.03	944.92	991.43	1,034.27	1,051.41
83	362.30	463.28	604.04	789.47	914.32	990.21	1,035.49	1,075.89	1,091.18
84	381.27	487.76	637.09	832.31	961.44	1,038.56	1,082.01	1,119.34	1,132.19
85	400.86	513.46	671.36	877.60	1,011.62	1,088.13	1,130.97	1,164.62	1,175.03
86	421.05	540.39	707.47	925.33	1,064.26	1,140.75	1,181.76	1,211.75	1,219.70
87	442.47	568.54	745.41	975.52	1,119.34	1,195.83	1,234.40	1,260.71	1,265.61
88	465.12	598.53	785.80	1,028.76	1,177.47	1,253.37	1,290.09	1,311.50	1,313.35
89	488.99	630.35	828.03	1,084.45	1,238.67	1,313.96	1,347.61	1,364.75	1,363.53

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.12	$17.44	$20.36	$25.27	$28.20	$30.55	$32.90	$35.62	$39.19
35-39	16.87	19.77	23.84	29.38	33.49	37.01	38.78	42.74	46.31
40-44	19.77	23.84	28.49	35.84	41.72	45.24	48.17	52.83	57.59
45-49	24.41	29.07	36.04	45.83	52.88	58.17	61.69	67.67	73.01
50	27.91	33.72	41.86	52.88	61.10	66.97	71.67	77.77	84.29
51	29.07	34.89	43.61	55.82	64.62	70.50	75.21	81.93	88.45
52	30.23	36.62	45.93	58.76	67.57	74.03	78.72	85.48	92.61
53	31.99	38.96	48.83	62.87	72.26	79.32	84.60	92.02	98.55
54	34.31	41.86	52.33	66.97	77.55	84.60	90.47	97.95	105.66
55	36.62	44.77	55.82	71.67	82.84	91.07	96.35	105.08	112.79
56	38.96	47.67	59.88	76.96	88.71	96.95	103.41	112.20	120.50
57	41.28	50.59	63.95	82.25	95.17	104.00	110.45	120.50	128.82
58	44.19	54.64	68.61	88.71	102.23	112.21	119.26	129.41	138.32
59	47.67	58.72	73.84	95.17	110.45	121.04	128.67	139.50	149.01
60	51.16	62.79	79.66	102.82	118.68	129.84	138.08	150.18	160.29
61	54.64	67.45	85.47	110.45	128.08	140.42	149.22	161.46	172.15
62	58.72	72.68	92.44	119.26	138.08	150.99	160.38	173.93	185.21
63	63.37	79.08	100.00	129.25	149.82	164.51	174.50	189.37	201.24
64	68.61	85.47	108.72	140.42	162.74	178.60	189.76	205.99	218.46
65	74.42	92.44	118.02	152.76	177.42	194.46	206.21	223.81	237.46
66	80.24	100.58	128.49	166.26	192.71	211.50	224.43	243.39	257.64
67	87.21	108.72	139.54	180.96	209.75	229.72	244.41	264.76	280.20
68	95.34	119.19	152.90	198.59	230.30	252.63	268.49	290.88	307.50
69	104.07	130.82	167.44	217.96	253.22	277.90	295.51	319.97	337.78
70	113.96	143.03	183.73	239.70	278.47	306.10	324.89	351.43	370.43
71	124.42	156.98	201.75	263.21	306.10	336.05	357.22	386.45	406.64
72	136.64	172.10	221.51	289.64	336.64	370.13	393.05	425.05	446.41
73	148.84	187.79	241.86	316.67	368.38	404.21	428.89	463.03	485.00
74	162.21	204.65	263.95	346.04	402.45	441.81	468.26	504.58	527.14
75	177.33	223.84	288.38	378.36	440.05	482.35	511.72	549.72	572.26
76	193.60	244.19	315.12	413.60	481.17	527.00	558.73	599.57	622.13
77	211.05	266.87	344.18	451.80	525.84	576.36	609.85	653.00	675.56
78	230.23	291.86	377.33	495.86	576.93	630.99	666.23	711.77	733.74
79	251.74	319.19	413.95	544.04	632.75	690.92	728.51	775.29	796.65
80	274.99	349.42	453.49	596.92	693.86	756.72	796.67	844.74	864.93
81	300.01	381.98	497.10	655.09	760.84	828.40	870.69	920.73	939.13
82	327.90	418.02	544.77	719.11	834.28	907.12	951.78	1,003.25	1,019.87
83	344.18	440.12	573.84	757.89	877.74	950.60	994.07	1,043.61	1,058.45
84	362.21	463.37	605.23	799.02	922.99	997.02	1,038.73	1,085.76	1,098.22
85	380.82	487.80	637.79	842.49	971.16	1,044.60	1,085.73	1,129.68	1,139.78
86	400.00	513.37	672.09	888.32	1,021.69	1,095.12	1,134.49	1,175.40	1,183.11
87	420.35	540.12	708.15	936.49	1,074.57	1,148.00	1,185.02	1,222.89	1,227.64
88	441.86	568.61	746.50	987.61	1,130.38	1,203.23	1,238.49	1,272.15	1,273.94
89	464.54	598.84	786.63	1,041.08	1,189.12	1,261.40	1,293.71	1,323.81	1,322.62

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.01	$16.16	$18.85	$23.68	$26.44	$28.64	$30.85	$33.79	$37.17
35-39	15.62	18.31	22.08	27.55	31.40	34.70	36.36	40.54	43.92
40-44	18.31	22.08	26.39	33.60	39.11	42.41	45.16	50.12	54.62
45-49	22.61	26.92	33.39	42.96	49.57	54.53	57.84	64.18	69.25
50	25.85	31.24	38.77	49.57	57.28	62.79	67.20	73.76	79.95
51	26.92	32.31	40.40	52.33	60.59	66.10	70.50	77.70	83.89
52	28.00	33.93	42.55	55.08	63.35	69.40	73.80	81.08	87.84
53	29.63	36.09	45.24	58.94	67.74	74.37	79.31	87.27	93.47
54	31.78	38.77	48.47	62.79	72.71	79.31	84.82	92.90	100.22
55	33.93	41.48	51.71	67.20	77.66	85.37	90.33	99.66	106.97
56	36.09	44.16	55.47	72.15	83.17	90.88	96.95	106.42	114.29
57	38.24	46.85	59.24	77.12	89.22	97.49	103.55	114.29	122.18
58	40.93	50.62	63.56	83.17	95.84	105.21	111.81	122.75	131.18
59	44.16	54.39	68.40	89.22	103.55	113.46	120.62	132.32	141.33
60	47.40	58.17	73.79	96.39	111.26	121.72	129.45	142.45	152.02
61	50.62	62.48	79.17	103.55	120.08	131.64	139.90	153.14	163.28
62	54.39	67.32	85.64	111.81	129.45	141.56	150.37	164.97	175.67
63	58.70	73.24	92.63	121.18	140.45	154.22	163.59	179.61	190.87
64	63.56	79.17	100.71	131.64	152.57	167.44	177.90	195.38	207.19
65	68.93	85.64	109.32	143.20	166.34	182.31	193.33	212.27	225.22
66	74.32	93.16	119.02	155.87	180.66	198.28	210.40	230.85	244.35
67	80.78	100.71	129.25	169.65	196.63	215.37	229.13	251.11	265.75
68	88.32	110.41	141.64	186.17	215.91	236.85	251.71	275.89	291.65
69	96.40	121.18	155.10	204.35	237.39	260.53	277.04	303.48	320.36
70	105.56	132.49	170.19	224.73	261.07	286.96	304.59	333.31	351.34
71	115.24	145.41	186.88	246.76	286.96	315.05	334.88	366.53	385.69
72	126.57	159.41	205.19	271.54	315.61	347.00	368.48	403.14	423.40
73	137.88	173.95	224.04	296.88	345.36	378.95	402.08	439.16	460.00
74	150.26	189.57	244.50	324.42	377.30	414.19	438.99	478.58	499.98
75	164.27	207.35	267.13	354.71	412.55	452.20	479.75	521.37	542.77
76	179.33	226.20	291.89	387.76	451.10	494.07	523.81	568.66	590.07
77	195.49	247.20	318.83	423.56	492.97	540.33	571.73	619.34	640.74
78	213.27	270.36	349.52	464.87	540.88	591.55	624.59	675.08	695.92
79	233.19	295.67	383.45	510.04	593.21	647.74	682.99	735.33	755.59
80	254.74	323.67	420.07	559.61	650.49	709.42	746.88	801.20	820.35
81	277.90	353.83	460.47	614.14	713.28	776.62	816.28	873.27	890.72
82	303.74	387.23	504.63	674.17	782.13	850.42	892.29	951.53	967.30
83	318.83	407.69	531.55	710.52	822.89	891.19	931.94	989.82	1,003.89
84	335.52	429.24	560.64	749.08	865.30	934.70	973.81	1,029.79	1,041.61
85	352.75	451.85	590.80	789.83	910.47	979.31	1,017.88	1,071.45	1,081.03
86	370.52	475.55	622.58	832.80	957.83	1,026.68	1,063.58	1,114.81	1,122.12
87	389.37	500.32	655.96	877.97	1,007.40	1,076.25	1,110.96	1,159.86	1,164.36
88	409.31	526.71	691.50	925.89	1,059.72	1,128.03	1,161.08	1,206.58	1,208.28
89	430.31	554.71	728.67	976.01	1,114.80	1,182.56	1,212.85	1,255.57	1,254.45

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.53	$15.61	$18.21	$22.89	$25.56	$27.69	$29.83	$33.04	$36.36
35-39	15.09	17.68	21.33	26.62	30.35	33.55	35.15	39.65	42.96
40-44	17.68	21.33	25.49	32.48	37.80	41.00	43.66	49.03	53.43
45-49	21.85	26.01	32.25	41.53	47.92	52.71	55.91	62.79	67.74
50	24.97	30.17	37.45	47.92	55.37	60.70	64.95	72.15	78.21
51	26.01	31.21	39.02	50.59	58.57	63.89	68.15	76.01	82.07
52	27.04	32.77	41.09	53.25	61.23	67.09	71.34	79.31	85.93
53	28.61	34.85	43.69	56.98	65.49	71.88	76.67	85.37	91.44
54	30.70	37.45	46.82	60.70	70.28	76.67	81.99	90.88	98.04
55	32.77	40.06	49.94	64.95	75.08	82.54	87.32	97.49	104.65
56	34.85	42.65	53.57	69.75	80.40	87.86	93.71	104.10	111.81
57	36.94	45.26	57.22	74.54	86.26	94.24	100.10	111.81	119.53
58	39.53	48.89	61.38	80.40	92.64	101.69	108.09	120.08	128.33
59	42.65	52.54	66.06	86.26	100.10	109.69	116.61	129.45	138.25
60	45.77	56.18	71.27	93.18	107.55	117.66	125.13	139.35	148.71
61	48.89	60.35	76.47	100.10	116.07	127.25	135.24	149.81	159.73
62	52.54	65.03	82.71	108.09	125.13	136.84	145.35	161.38	171.85
63	56.70	70.76	89.48	117.14	135.77	149.08	158.14	175.70	186.72
64	61.38	76.47	97.28	127.25	147.49	161.86	171.97	191.13	202.70
65	66.59	82.71	105.60	138.44	160.80	176.23	186.88	207.65	220.32
66	71.79	89.99	114.96	150.68	174.64	191.68	203.39	225.83	239.04
67	78.03	97.28	124.84	163.99	190.08	208.18	221.50	245.66	259.97
68	85.31	106.65	136.81	179.97	208.71	228.95	243.33	269.89	285.31
69	93.12	117.05	149.81	197.53	229.48	251.83	267.82	296.88	313.40
70	101.97	127.97	164.39	217.23	252.37	277.39	294.43	326.07	343.69
71	111.32	140.45	180.51	238.54	277.39	304.55	323.72	358.57	377.30
72	122.25	153.98	198.19	262.49	305.08	335.43	356.20	394.37	414.19
73	133.18	168.02	216.40	286.98	333.84	366.31	388.68	429.62	450.01
74	145.13	183.11	236.17	313.60	364.72	400.39	424.35	468.18	489.11
75	158.66	200.28	258.02	342.88	398.80	437.12	463.75	510.04	530.96
76	173.22	218.49	281.94	374.83	436.07	477.60	506.34	556.30	577.24
77	188.82	238.78	307.95	409.45	476.54	522.32	552.67	605.87	626.81
78	206.01	261.14	337.61	449.37	522.85	571.83	603.78	660.41	680.79
79	225.24	285.59	370.38	493.04	573.43	626.14	660.22	719.34	739.16
80	246.05	312.64	405.75	540.96	628.81	685.78	721.99	783.78	802.51
81	268.43	341.77	444.77	593.67	689.51	750.74	789.07	854.28	871.36
82	293.39	374.03	487.43	651.69	756.06	822.08	862.54	930.84	946.27
83	307.95	393.79	513.43	686.84	795.45	861.48	900.88	968.30	982.06
84	324.08	414.60	541.52	724.12	836.46	903.55	941.35	1,007.40	1,018.98
85	340.73	436.45	570.66	763.51	880.12	946.67	983.95	1,048.16	1,057.53
86	357.89	459.33	601.35	805.04	925.90	992.46	1,028.13	1,090.57	1,097.73
87	376.10	483.26	633.61	848.70	973.82	1,040.38	1,073.93	1,134.63	1,139.05
88	395.35	508.75	667.93	895.02	1,024.40	1,090.43	1,122.37	1,180.35	1,182.01
89	415.63	535.81	703.83	943.48	1,077.65	1,143.14	1,172.42	1,228.28	1,227.18

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.58	$14.51	$16.93	$21.58	$24.09	$26.09	$28.10	$31.21	$34.34
35-39	14.02	16.44	19.82	25.09	28.60	31.61	33.12	37.45	40.58
40-44	16.44	19.82	23.69	30.61	35.63	38.64	41.15	46.30	50.47
45-49	20.30	24.17	29.98	39.14	45.16	49.68	52.70	59.30	63.98
50	23.20	28.05	34.81	45.16	52.19	57.21	61.22	68.15	73.86
51	24.17	29.01	36.26	47.68	55.20	60.22	64.23	71.79	77.51
52	25.13	30.46	38.19	50.18	57.72	63.24	67.24	74.90	81.15
53	26.60	32.40	40.60	53.69	61.72	67.76	72.26	80.64	86.36
54	28.53	34.81	43.52	57.21	66.24	72.26	77.28	85.83	92.60
55	30.46	37.23	46.42	61.22	70.76	77.79	82.30	92.08	98.84
56	32.40	39.64	49.80	65.74	75.77	82.81	88.33	98.32	105.60
57	34.33	42.07	53.18	70.25	81.29	88.83	94.35	105.60	112.89
58	36.75	45.45	57.05	75.77	87.32	95.85	101.87	113.41	121.20
59	39.64	48.83	61.41	81.29	94.35	103.38	109.91	122.25	130.57
60	42.55	52.22	66.24	87.83	101.37	110.90	117.94	131.61	140.45
61	45.45	56.08	71.07	94.35	109.41	119.94	127.46	141.49	150.86
62	48.83	60.44	76.88	101.87	117.94	128.98	137.00	152.41	162.30
63	52.70	65.76	83.16	110.40	127.97	140.52	149.05	165.95	176.34
64	57.05	71.07	90.41	119.94	139.01	152.55	162.09	180.51	191.43
65	61.89	76.88	98.15	130.48	151.55	166.11	176.15	196.12	208.08
66	66.72	83.64	106.84	142.01	164.61	180.66	191.70	213.28	225.76
67	72.52	90.41	116.04	154.57	179.16	196.22	208.77	232.01	245.53
68	79.29	99.12	127.16	169.62	196.72	215.79	229.34	254.90	269.46
69	86.54	108.78	139.24	186.18	216.29	237.37	252.42	280.38	295.99
70	94.77	118.94	152.78	204.75	237.87	261.46	277.51	307.95	324.60
71	103.46	130.54	167.77	224.82	261.46	287.05	305.11	338.65	356.34
72	113.62	143.12	184.20	247.41	287.55	316.15	335.72	372.47	391.19
73	123.77	156.16	201.13	270.49	314.66	345.27	366.34	405.75	425.00
74	134.89	170.18	219.50	295.58	343.76	377.38	399.97	442.16	461.93
75	147.47	186.14	239.81	323.18	375.88	412.01	437.10	481.71	501.46
76	161.00	203.06	262.05	353.29	411.01	450.15	477.25	525.40	545.17
77	175.50	221.92	286.22	385.92	449.15	492.30	520.90	572.22	591.99
78	191.46	242.70	313.78	423.54	492.80	538.97	569.08	623.71	642.97
79	209.34	265.43	344.23	464.70	540.48	590.17	622.27	679.38	698.10
80	228.69	290.57	377.11	509.86	592.66	646.37	680.49	740.24	757.92
81	249.48	317.65	413.37	559.56	649.88	707.59	743.72	806.82	822.95
82	272.68	347.62	453.02	614.24	712.61	774.83	812.97	879.13	893.70
83	286.22	366.00	477.19	647.37	749.74	811.97	849.10	914.50	927.50
84	301.21	385.33	503.30	682.50	788.38	851.62	887.25	951.44	962.36
85	316.68	405.64	530.37	719.63	829.53	892.27	927.40	989.93	998.77
86	332.64	426.90	558.90	758.78	872.70	935.41	969.05	1,029.98	1,036.75
87	349.55	449.15	588.88	799.92	917.86	980.59	1,012.20	1,071.60	1,075.77
88	367.44	472.84	620.78	843.58	965.53	1,027.76	1,057.87	1,114.78	1,116.34
89	386.30	497.98	654.14	889.25	1,015.72	1,077.45	1,105.04	1,160.04	1,158.99

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$15.64	$19.21	$21.45	$23.23	$25.03	$28.64	$31.51
35-39	n/a	n/a	18.32	22.34	25.47	28.15	29.49	34.36	37.23
40-44	n/a	n/a	21.89	27.25	31.72	34.41	36.63	42.49	46.31
45-49	n/a	n/a	27.70	34.84	40.21	44.23	46.91	54.41	58.71
50	n/a	n/a	32.16	40.21	46.46	50.92	54.50	62.53	67.78
51	n/a	n/a	33.51	42.45	49.15	53.61	57.18	65.88	71.13
52	n/a	n/a	35.29	44.67	51.38	56.29	59.86	68.74	74.48
53	n/a	n/a	37.53	47.80	54.95	60.32	64.33	74.00	79.24
54	n/a	n/a	40.21	50.92	58.97	64.33	68.79	78.76	84.97
55	n/a	n/a	42.89	54.50	62.99	69.25	73.26	84.49	90.70
56	n/a	n/a	46.01	58.53	67.46	73.72	78.63	90.22	96.90
57	n/a	n/a	49.15	62.54	72.37	79.08	83.99	96.90	103.59
58	n/a	n/a	52.72	67.46	77.74	85.33	90.69	104.06	111.22
59	n/a	n/a	56.74	72.37	83.99	92.04	97.84	112.19	119.81
60	n/a	n/a	61.21	78.18	90.24	98.74	104.99	120.77	128.89
61	n/a	n/a	65.67	83.99	97.40	106.78	113.48	129.84	138.44
62	n/a	n/a	71.04	90.69	104.99	114.82	121.96	139.86	148.93
63	n/a	n/a	76.84	98.29	113.92	125.09	132.69	152.28	161.82
64	n/a	n/a	83.54	106.78	123.75	135.81	144.30	165.64	175.67
65	n/a	n/a	90.69	116.16	134.92	147.87	156.81	179.97	190.94
66	n/a	n/a	98.74	126.42	146.54	160.83	170.66	195.72	207.17
67	n/a	n/a	107.22	137.61	159.49	174.69	185.86	212.90	225.31
68	n/a	n/a	117.49	151.00	175.12	192.11	204.17	233.90	247.27
69	n/a	n/a	128.67	165.74	192.55	211.32	224.71	257.30	271.61
70	n/a	n/a	141.17	182.28	211.75	232.75	247.06	282.60	297.87
71	n/a	n/a	155.03	200.15	232.75	255.54	271.63	310.75	327.00
72	n/a	n/a	170.21	220.25	255.99	281.45	298.88	341.79	358.97
73	n/a	n/a	185.86	240.81	280.12	307.37	326.14	372.34	390.01
74	n/a	n/a	202.82	263.14	306.03	335.96	356.07	405.75	423.89
75	n/a	n/a	221.59	287.70	334.62	366.78	389.12	442.03	460.16
76	n/a	n/a	242.14	314.52	365.90	400.74	424.86	482.13	500.28
77	n/a	n/a	264.48	343.56	399.85	438.27	463.73	525.09	543.24
78	n/a	n/a	289.95	377.06	438.72	479.81	506.61	572.35	590.01
79	n/a	n/a	318.08	413.70	481.16	525.39	553.98	623.43	640.61
80	n/a	n/a	348.47	453.91	527.61	575.43	605.81	679.27	695.51
81	n/a	n/a	381.98	498.14	578.56	629.93	662.09	740.38	755.18
82	n/a	n/a	418.61	546.82	634.39	689.79	723.75	806.73	820.09
83	n/a	n/a	440.95	576.31	667.45	722.85	755.91	839.20	851.12
84	n/a	n/a	465.07	607.59	701.85	758.14	789.87	873.08	883.11
85	n/a	n/a	490.10	640.64	738.48	794.34	825.60	908.40	916.52
86	n/a	n/a	516.45	675.50	776.91	832.75	862.68	945.17	951.36
87	n/a	n/a	544.15	712.13	817.12	872.96	901.11	983.35	987.18
88	n/a	n/a	573.63	751.00	859.55	914.96	941.76	1,022.97	1,024.41
89	n/a	n/a	604.46	791.66	904.24	959.18	983.75	1,064.50	1,063.55

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.97	$22.65	$26.92	$33.67	$38.55	$42.23	$44.67	$48.96	$53.86
35-39	23.87	28.16	34.89	43.45	50.18	55.08	58.76	63.64	69.76
40-44	29.99	36.11	44.67	56.30	64.88	71.61	76.50	82.62	89.36
45-49	36.72	45.28	56.30	71.61	83.24	91.19	96.70	104.04	112.60
50	41.62	50.79	64.26	81.39	94.24	103.43	109.55	118.11	127.30
51	43.45	53.25	66.71	85.07	97.92	107.72	114.45	123.01	132.20
52	45.28	55.08	69.76	88.74	102.21	111.99	119.34	128.52	137.70
53	47.13	58.14	73.44	93.63	108.33	118.72	126.08	135.25	145.66
54	50.18	61.81	77.73	99.14	114.45	125.46	132.81	143.20	153.61
55	52.64	64.88	82.00	104.65	120.57	132.20	140.76	151.17	161.56
56	55.08	68.54	86.29	110.16	127.30	139.54	148.71	159.73	170.75
57	58.14	72.22	91.19	116.28	134.64	147.49	156.68	168.30	179.92
58	61.81	76.50	96.70	123.62	143.20	156.68	166.46	178.70	190.94
59	65.49	80.78	102.82	130.96	151.78	166.46	176.87	189.72	202.57
60	69.15	85.68	108.94	139.54	160.95	176.26	187.27	201.35	214.20
61	73.44	91.19	115.67	148.10	171.36	187.27	198.90	213.59	227.66
62	77.73	96.70	122.40	157.29	181.77	198.90	211.14	226.44	241.12
63	82.62	102.82	131.58	168.30	194.62	212.98	226.44	242.97	258.26
64	88.12	110.16	140.76	179.92	208.69	228.27	242.97	260.10	276.01
65	94.24	118.11	150.56	193.39	223.38	244.80	260.10	278.46	295.59
66	100.98	126.08	160.95	206.86	239.90	262.55	279.07	298.66	316.40
67	107.72	134.64	172.58	221.54	257.04	281.52	298.66	320.07	339.04
68	116.28	145.66	186.66	240.51	279.07	306.00	324.36	347.62	367.81
69	125.46	157.90	202.57	260.71	302.94	332.31	352.51	377.60	398.41
70	135.86	170.75	219.10	282.74	328.64	360.47	383.11	409.43	432.07
71	146.88	184.82	237.46	307.22	356.79	391.68	415.55	444.92	468.79
72	158.51	200.13	257.65	332.92	387.39	425.34	451.65	482.87	507.96
73	171.36	216.03	279.07	361.08	419.83	460.83	488.99	522.03	547.12
74	185.43	234.39	301.71	391.07	455.32	498.78	529.38	564.26	589.35
75	200.74	253.36	326.80	424.11	493.27	540.39	572.83	609.55	635.25
76	217.26	274.18	354.35	459.61	534.27	585.68	619.95	659.12	684.21
77	235.00	296.82	383.72	498.16	579.56	634.64	671.36	711.75	736.84
78	254.59	322.52	417.99	542.84	631.58	690.33	729.50	771.11	795.59
79	276.62	350.67	454.71	592.41	687.88	751.53	792.54	835.38	858.63
80	299.88	381.27	495.72	645.66	749.70	817.63	861.08	904.53	926.56
81	325.58	414.93	539.78	703.79	817.02	889.84	935.13	979.19	999.38
82	353.12	451.04	587.52	767.44	890.46	968.17	1,015.91	1,060.58	1,078.94
83	370.26	472.46	616.89	806.00	933.30	1,011.01	1,057.53	1,099.15	1,115.05
84	387.39	495.10	646.88	846.39	977.36	1,055.70	1,100.37	1,138.92	1,152.38
85	405.75	519.58	679.31	888.61	1,023.86	1,102.20	1,145.04	1,179.93	1,190.95
86	424.72	544.68	712.98	932.68	1,072.82	1,150.55	1,191.56	1,222.77	1,231.33
87	444.31	570.99	747.86	979.19	1,123.63	1,201.34	1,240.52	1,266.83	1,272.34
88	465.12	598.53	785.80	1,028.76	1,177.47	1,253.98	1,290.70	1,312.73	1,315.18
89	488.99	630.35	828.03	1,084.45	1,238.67	1,313.96	1,347.61	1,364.75	1,363.53

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.02	$21.51	$25.58	$32.32	$37.01	$40.54	$42.88	$47.49	$52.24
35-39	22.68	26.75	33.14	41.72	48.17	52.88	56.41	61.73	67.67
40-44	28.49	34.31	42.44	54.05	62.28	68.74	73.44	80.15	86.67
45-49	34.89	43.01	53.49	68.74	79.91	87.54	92.82	100.92	109.22
50	39.53	48.25	61.05	78.14	90.47	99.29	105.16	114.57	123.48
51	41.28	50.59	63.37	81.66	94.00	103.41	109.86	119.32	128.22
52	43.01	52.33	66.27	85.20	98.12	107.51	114.57	124.67	133.57
53	44.77	55.24	69.76	89.89	104.00	113.98	121.04	131.19	141.28
54	47.67	58.72	73.84	95.17	109.86	120.45	127.49	138.90	149.01
55	50.01	61.64	77.90	100.46	115.74	126.90	135.13	146.63	156.72
56	52.33	65.12	81.98	105.75	122.20	133.95	142.77	154.94	165.62
57	55.24	68.61	86.63	111.63	129.25	141.59	150.41	163.25	174.52
58	58.72	72.68	91.86	118.68	137.48	150.41	159.81	173.34	185.21
59	62.21	76.74	97.68	125.73	145.70	159.81	169.79	184.02	196.49
60	65.69	81.39	103.49	133.95	154.52	169.21	179.78	195.30	207.77
61	69.76	86.63	109.89	142.18	164.51	179.78	190.95	207.18	220.83
62	73.84	91.86	116.28	150.99	174.50	190.95	202.70	219.64	233.89
63	78.49	97.68	125.01	161.57	186.83	204.46	217.38	235.68	250.51
64	83.72	104.65	133.72	172.72	200.34	219.14	233.25	252.30	267.73
65	89.53	112.21	143.03	185.66	214.45	235.00	249.70	270.11	286.72
66	95.93	119.77	152.90	198.59	230.30	252.04	267.91	289.70	306.91
67	102.33	127.91	163.95	212.68	246.76	270.26	286.71	310.47	328.87
68	110.46	138.37	177.33	230.89	267.91	293.76	311.39	337.19	356.78
69	119.19	150.00	192.45	250.29	290.82	319.02	338.41	366.28	386.45
70	129.06	162.21	208.14	271.43	315.50	346.04	367.79	397.14	419.11
71	139.54	175.58	225.59	294.94	342.52	376.01	398.92	431.57	454.73
72	150.59	190.12	244.77	319.60	371.90	408.32	433.59	468.38	492.72
73	162.80	205.23	265.12	346.63	403.04	442.39	469.43	506.36	530.70
74	176.16	222.67	286.62	375.42	437.10	478.83	508.21	547.33	571.66
75	190.70	240.70	310.46	407.15	473.54	518.78	549.92	591.27	616.19
76	206.40	260.46	336.63	441.23	512.90	562.25	595.15	639.34	663.68
77	223.25	281.99	364.54	478.23	556.38	609.26	644.50	690.40	714.74
78	241.86	306.40	397.09	521.13	606.31	662.72	700.31	747.98	771.72
79	262.79	333.14	431.97	568.72	660.37	721.47	760.84	810.32	832.87
80	284.89	362.21	470.93	619.84	719.71	784.92	826.64	877.40	898.76
81	309.30	394.19	512.79	675.64	784.34	854.24	897.72	949.81	969.41
82	335.47	428.49	558.14	736.74	854.84	929.45	975.28	1,028.76	1,046.58
83	351.75	448.84	586.05	773.76	895.97	970.57	1,015.22	1,066.17	1,081.61
84	368.02	470.35	614.54	812.54	938.26	1,013.47	1,056.35	1,104.75	1,117.81
85	385.46	493.61	645.34	853.07	982.91	1,058.12	1,099.23	1,144.53	1,155.22
86	403.48	517.45	677.33	895.37	1,029.91	1,104.53	1,143.90	1,186.08	1,194.39
87	422.10	542.44	710.46	940.03	1,078.68	1,153.29	1,190.89	1,228.82	1,234.17
88	441.86	568.61	746.50	987.61	1,130.38	1,203.82	1,239.07	1,273.35	1,275.72
89	464.54	598.84	786.63	1,041.08	1,189.12	1,261.40	1,293.71	1,323.81	1,322.62

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.69	$19.93	$23.69	$30.29	$34.70	$38.01	$40.21	$45.04	$49.55
35-39	21.00	24.77	30.70	39.11	45.16	49.57	52.88	58.55	64.18
40-44	26.39	31.78	39.32	50.67	58.38	64.45	68.86	76.01	82.21
45-49	32.31	39.85	49.55	64.45	74.91	82.07	87.03	95.72	103.59
50	36.62	44.69	56.55	73.25	84.82	93.09	98.60	108.66	117.11
51	38.24	46.85	58.70	76.56	88.12	96.95	103.00	113.17	121.62
52	39.85	48.47	61.40	79.88	91.98	100.79	107.41	118.24	126.69
53	41.48	51.16	64.62	84.27	97.49	106.85	113.46	124.43	134.01
54	44.16	54.39	68.40	89.22	103.00	112.92	119.53	131.75	141.33
55	46.32	57.09	72.16	94.19	108.51	118.97	126.69	139.07	148.64
56	48.47	60.32	75.94	99.14	114.57	125.58	133.84	146.96	157.09
57	51.16	63.56	80.25	104.65	121.18	132.74	141.01	154.84	165.53
58	54.39	67.32	85.09	111.26	128.88	141.01	149.81	164.41	175.67
59	57.63	71.08	90.48	117.87	136.60	149.81	159.18	174.54	186.36
60	60.85	75.40	95.87	125.58	144.86	158.63	168.54	185.23	197.06
61	64.62	80.25	101.79	133.29	154.22	168.54	179.02	196.50	209.44
62	68.40	85.09	107.72	141.56	163.59	179.02	190.03	208.32	221.83
63	72.71	90.48	115.80	151.47	175.15	191.68	203.79	223.53	237.60
64	77.55	96.94	123.87	161.93	187.82	205.45	218.67	239.30	253.93
65	82.93	103.94	132.49	174.05	201.04	220.32	234.10	256.19	271.94
66	88.86	110.94	141.64	186.17	215.91	236.29	251.17	274.76	291.10
67	94.79	118.48	151.88	199.38	231.34	253.36	268.79	294.47	311.92
68	102.33	128.18	164.27	216.46	251.17	275.40	291.92	319.81	338.39
69	110.41	138.95	178.26	234.64	272.65	299.08	317.27	347.40	366.53
70	119.56	150.26	192.81	254.46	295.78	324.42	344.80	376.68	397.50
71	129.25	162.64	208.96	276.50	321.11	352.51	373.99	409.33	431.29
72	139.48	176.11	226.73	299.63	348.65	382.81	406.49	444.24	467.32
73	150.80	190.11	245.58	324.97	377.86	414.75	440.09	480.27	503.35
74	163.18	206.27	265.50	351.96	409.79	448.91	476.44	519.12	542.20
75	176.65	222.96	287.58	381.70	443.94	486.35	515.55	560.79	584.43
76	191.19	241.27	311.82	413.65	480.85	527.11	557.95	606.39	629.47
77	206.80	261.21	337.68	448.35	521.60	571.17	604.23	654.80	677.89
78	224.04	283.82	367.83	488.56	568.42	621.30	656.55	709.42	731.95
79	243.42	308.59	400.14	533.18	619.09	676.38	713.28	768.55	789.93
80	263.89	335.52	436.23	581.09	674.73	735.87	774.98	832.17	852.43
81	286.51	365.15	475.00	633.42	735.32	800.85	841.62	900.85	919.43
82	310.75	396.91	517.01	690.69	801.41	871.36	914.32	975.73	992.63
83	325.83	415.76	542.86	725.40	839.97	909.91	951.78	1,011.22	1,025.85
84	340.91	435.69	569.25	761.74	879.63	950.13	990.33	1,047.81	1,060.19
85	357.06	457.24	597.79	799.75	921.48	991.98	1,030.54	1,085.53	1,095.67
86	373.75	479.32	627.42	839.40	965.54	1,035.49	1,072.40	1,124.95	1,132.82
87	391.00	502.47	658.12	881.27	1,011.26	1,081.21	1,116.47	1,165.48	1,170.55
88	409.31	526.71	691.50	925.89	1,059.72	1,128.58	1,161.63	1,207.71	1,209.96
89	430.31	554.71	728.67	976.01	1,114.80	1,182.56	1,212.85	1,255.57	1,254.45

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.12	$19.25	$22.89	$29.29	$33.55	$36.74	$38.87	$44.06	$48.47
35-39	20.29	23.93	29.65	37.80	43.66	47.92	51.12	57.28	62.79
40-44	25.49	30.70	37.97	48.98	56.44	62.30	66.56	74.37	80.42
45-49	31.21	38.49	47.86	62.30	72.41	79.33	84.13	93.63	101.34
50	35.38	43.18	54.62	70.81	81.99	89.98	95.31	106.30	114.57
51	36.94	45.26	56.70	74.01	85.19	93.71	99.57	110.70	118.97
52	38.49	46.82	59.30	77.20	88.92	97.43	103.83	115.67	123.94
53	40.06	49.43	62.42	81.46	94.24	103.29	109.69	121.72	131.09
54	42.65	52.54	66.06	86.26	99.57	109.16	115.54	128.88	138.25
55	44.74	55.14	69.70	91.05	104.89	115.01	122.46	136.05	145.41
56	46.82	58.26	73.35	95.84	110.75	121.40	129.38	143.76	153.68
57	49.43	61.38	77.51	101.16	117.14	128.31	136.31	151.47	161.93
58	52.54	65.03	82.19	107.55	124.58	136.31	144.82	160.83	171.85
59	55.67	68.66	87.39	113.93	132.04	144.82	153.87	170.75	182.31
60	58.78	72.83	92.60	121.40	140.03	153.35	162.93	181.21	192.78
61	62.42	77.51	98.32	128.85	149.08	162.93	173.05	192.23	204.89
62	66.06	82.19	104.04	136.84	158.14	173.05	183.70	203.79	217.01
63	70.23	87.39	111.85	146.42	169.32	185.29	197.01	218.67	232.44
64	74.90	93.63	119.65	156.53	181.56	198.60	211.38	234.10	248.41
65	80.10	100.40	127.97	168.25	194.34	212.98	226.29	250.61	266.03
66	85.83	107.16	136.81	179.97	208.71	228.41	242.79	268.79	284.77
67	91.56	114.45	146.69	192.74	223.62	244.92	259.83	288.06	305.14
68	98.84	123.81	158.66	209.25	242.79	266.22	282.19	312.86	331.02
69	106.65	134.21	172.19	226.82	263.56	289.11	306.68	339.85	358.57
70	115.48	145.13	186.23	245.99	285.92	313.60	333.31	368.48	388.86
71	124.84	157.10	201.84	267.28	310.40	340.75	361.52	400.44	421.92
72	134.74	170.10	219.00	289.64	337.03	370.04	392.94	434.58	457.16
73	145.66	183.63	237.22	314.14	365.26	400.92	425.42	469.83	492.41
74	157.61	199.23	256.45	340.23	396.13	433.94	460.56	507.84	530.42
75	170.63	215.35	277.78	368.98	429.15	470.13	498.37	548.59	571.73
76	184.68	233.05	301.20	399.86	464.81	509.55	539.35	593.21	615.79
77	199.75	252.30	326.17	433.40	504.21	552.14	584.09	640.58	663.16
78	216.40	274.14	355.30	472.27	549.48	600.58	634.66	694.00	716.03
79	235.12	298.07	386.51	515.40	598.46	653.83	689.51	751.84	772.76
80	254.90	324.08	421.36	561.73	652.24	711.34	749.14	814.07	833.91
81	276.74	352.70	458.81	612.30	710.81	774.16	813.56	881.27	899.45
82	300.16	383.39	499.39	667.67	774.70	842.32	883.85	954.53	971.05
83	314.72	401.59	524.36	701.22	811.97	879.58	920.05	989.23	1,003.55
84	329.28	420.84	549.85	736.36	850.30	918.46	957.32	1,025.03	1,037.14
85	344.89	441.65	577.41	773.10	890.76	958.91	996.19	1,061.94	1,071.85
86	361.01	462.98	606.03	811.43	933.35	1,000.98	1,036.65	1,100.49	1,108.20
87	377.67	485.34	635.68	851.89	977.56	1,045.17	1,079.25	1,140.14	1,145.11
88	395.35	508.75	667.93	895.02	1,024.40	1,090.97	1,122.91	1,181.47	1,183.66
89	415.63	535.81	703.83	943.48	1,077.65	1,143.14	1,172.42	1,228.28	1,227.18

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.99	$17.89	$21.27	$27.61	$31.61	$34.63	$36.63	$41.62	$45.77
35-39	18.86	22.24	27.56	35.63	41.15	45.16	48.19	54.10	59.30
40-44	23.69	28.53	35.29	46.17	53.20	58.71	62.74	70.23	75.95
45-49	29.01	35.77	44.48	58.71	68.26	74.77	79.29	88.43	95.72
50	32.88	40.12	50.77	66.74	77.28	84.81	89.82	100.40	108.21
51	34.33	42.07	52.70	69.75	80.29	88.33	93.85	104.56	112.36
52	35.77	43.52	55.11	72.77	83.81	91.83	97.86	109.24	117.05
53	37.23	45.94	58.01	76.78	88.83	97.35	103.38	114.96	123.81
54	39.64	48.83	61.41	81.29	93.85	102.88	108.90	121.72	130.57
55	41.59	51.25	64.78	85.81	98.87	108.40	115.42	128.49	137.33
56	43.52	54.15	68.17	90.33	104.39	114.42	121.94	135.77	145.13
57	45.94	57.05	72.04	95.34	110.40	120.94	128.48	143.06	152.93
58	48.83	60.44	76.40	101.37	117.42	128.48	136.49	151.90	162.30
59	51.73	63.82	81.23	107.39	124.46	136.49	145.04	161.26	172.19
60	54.63	67.69	86.06	114.42	131.98	144.53	153.57	171.14	182.07
61	58.01	72.04	91.37	121.44	140.52	153.57	163.10	181.55	193.51
62	61.41	76.40	96.70	128.98	149.05	163.10	173.14	192.47	204.96
63	65.27	81.23	103.95	138.01	159.59	174.64	185.68	206.52	219.52
64	69.62	87.02	111.20	147.53	171.13	187.19	199.23	221.09	234.61
65	74.45	93.30	118.94	158.58	183.17	200.74	213.28	236.69	251.26
66	79.78	99.60	127.16	169.62	196.72	215.29	228.84	253.85	268.94
67	85.09	106.36	136.34	181.67	210.77	230.85	244.90	272.06	288.18
68	91.86	115.07	147.47	197.22	228.84	250.92	265.97	295.47	312.64
69	99.12	124.73	160.04	213.78	248.41	272.50	289.06	320.96	338.65
70	107.33	134.89	173.08	231.85	269.49	295.58	314.16	348.01	367.26
71	116.04	146.01	187.59	251.92	292.57	321.17	340.74	378.18	398.47
72	125.22	158.10	203.54	273.00	317.66	348.78	370.36	410.44	431.77
73	135.37	170.66	220.47	296.08	344.27	377.88	400.97	443.72	465.05
74	146.49	185.17	238.35	320.67	373.36	409.00	434.09	479.61	500.94
75	158.58	200.16	258.17	347.77	404.48	443.12	469.72	518.12	539.96
76	171.64	216.60	279.94	376.87	438.11	480.26	508.36	560.25	581.58
77	185.65	234.49	303.14	408.49	475.24	520.40	550.51	604.98	626.31
78	201.13	254.79	330.22	445.13	517.89	566.07	598.18	655.45	676.26
79	218.53	277.03	359.22	485.78	564.06	616.26	649.88	710.07	729.83
80	236.90	301.21	391.61	529.45	614.75	670.46	706.09	768.86	787.58
81	257.21	327.79	426.42	577.11	669.95	729.67	766.80	832.31	849.47
82	278.96	356.32	464.13	629.30	730.17	793.90	833.04	901.50	917.10
83	292.50	373.24	487.35	660.92	765.30	829.03	867.18	934.28	947.80
84	306.04	391.13	511.03	694.04	801.43	865.67	902.31	968.09	979.53
85	320.54	410.47	536.66	728.67	839.57	903.81	938.94	1,002.94	1,012.30
86	335.53	430.29	563.25	764.80	879.71	943.45	977.08	1,039.35	1,046.63
87	351.01	451.08	590.81	802.94	921.37	985.10	1,017.22	1,076.81	1,081.49
88	367.44	472.84	620.78	843.58	965.53	1,028.26	1,058.37	1,115.83	1,117.90
89	386.30	497.98	654.14	889.25	1,015.72	1,077.45	1,105.04	1,160.04	1,158.99

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$19.66	$24.58	$28.15	$30.83	$32.61	$38.19	$42.01
35-39	n/a	n/a	25.47	31.72	36.63	40.21	42.89	49.65	54.41
40-44	n/a	n/a	32.61	41.11	47.36	52.28	55.84	64.45	69.70
45-49	n/a	n/a	41.11	52.28	60.76	66.57	70.59	81.15	87.83
50	n/a	n/a	46.91	59.42	68.79	75.50	79.97	92.13	99.29
51	n/a	n/a	48.70	62.10	71.48	78.63	83.54	95.94	103.11
52	n/a	n/a	50.92	64.79	74.61	81.75	87.12	100.24	107.41
53	n/a	n/a	53.61	68.36	79.08	86.67	92.04	105.49	113.62
54	n/a	n/a	56.74	72.37	83.54	91.59	96.95	111.70	119.81
55	n/a	n/a	59.86	76.40	88.01	96.50	102.75	117.90	126.02
56	n/a	n/a	62.99	80.42	92.92	101.86	108.56	124.59	133.19
57	n/a	n/a	66.57	84.88	98.29	107.67	114.37	131.28	140.34
58	n/a	n/a	70.59	90.24	104.54	114.37	121.52	139.38	148.93
59	n/a	n/a	75.05	95.61	110.79	121.52	129.11	147.98	158.01
60	n/a	n/a	79.53	101.86	117.49	128.67	136.71	157.05	167.07
61	n/a	n/a	84.44	108.11	125.09	136.71	145.20	166.60	177.58
62	n/a	n/a	89.36	114.82	132.69	145.20	154.13	176.62	188.07
63	n/a	n/a	96.05	122.86	142.07	155.48	165.30	189.51	201.45
64	n/a	n/a	102.75	131.34	152.34	166.63	177.37	202.89	215.29
65	n/a	n/a	109.91	141.17	163.07	178.70	189.87	217.20	230.56
66	n/a	n/a	117.49	151.00	175.12	191.66	203.73	232.95	246.79
67	n/a	n/a	125.99	161.73	187.63	205.50	218.02	249.65	264.46
68	n/a	n/a	136.26	175.57	203.73	223.38	236.78	271.14	286.88
69	n/a	n/a	147.87	190.32	221.15	242.58	257.33	294.53	310.75
70	n/a	n/a	159.94	206.40	239.91	263.14	279.67	319.35	337.01
71	n/a	n/a	173.34	224.27	260.45	285.92	303.35	347.04	365.66
72	n/a	n/a	188.08	243.03	282.79	310.50	329.70	376.63	396.20
73	n/a	n/a	203.73	263.58	306.48	336.40	356.96	407.18	426.75
74	n/a	n/a	220.25	285.48	332.39	364.11	386.45	440.12	459.69
75	n/a	n/a	238.57	309.60	360.08	394.48	418.16	475.45	495.50
76	n/a	n/a	258.67	335.52	390.02	427.55	452.56	514.12	533.69
77	n/a	n/a	280.12	363.65	423.08	463.28	490.10	555.16	574.73
78	n/a	n/a	305.14	396.28	461.05	503.94	532.53	601.47	620.56
79	n/a	n/a	331.94	432.47	502.15	548.61	578.56	651.59	669.73
80	n/a	n/a	361.87	471.33	547.28	596.88	628.59	705.53	722.71
81	n/a	n/a	394.03	513.77	596.43	649.58	682.64	763.77	779.52
82	n/a	n/a	428.89	560.23	650.03	706.77	741.62	827.25	841.57
83	n/a	n/a	450.33	588.38	681.31	738.04	772.00	857.34	869.74
84	n/a	n/a	472.23	617.86	713.47	770.66	803.27	888.36	898.86
85	n/a	n/a	495.90	648.69	747.42	804.60	835.88	920.35	928.93
86	n/a	n/a	520.48	680.85	783.16	839.91	869.84	953.76	960.44
87	n/a	n/a	545.93	714.81	820.25	876.99	905.58	988.13	992.42
88	n/a	n/a	573.63	751.00	859.55	915.41	942.21	1,023.93	1,025.84
89	n/a	n/a	604.46	791.66	904.24	959.18	983.75	1,064.50	1,063.55

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.14	$19.58	$23.87	$28.77	$32.43	$35.50	$37.94	$41.01	$44.67
35-39	20.19	23.87	28.77	35.50	41.01	44.67	47.74	51.40	56.30
40-44	24.48	29.38	36.11	45.28	52.03	56.91	60.59	64.88	70.38
45-49	30.60	36.72	45.28	57.52	66.10	72.22	76.50	82.62	88.74
50	34.28	41.62	52.03	65.49	75.27	82.62	87.51	94.24	100.98
51	35.50	43.45	54.47	68.54	78.95	86.29	91.19	97.92	105.26
52	37.33	45.28	56.30	71.61	82.62	89.97	95.48	102.21	110.16
53	39.16	47.74	59.98	75.88	87.51	95.48	101.60	108.94	116.28
54	41.62	50.79	63.64	80.78	93.02	101.60	107.72	115.67	123.62
55	44.06	53.86	67.32	85.68	98.53	107.72	114.45	122.40	130.96
56	46.52	56.91	71.61	90.58	104.65	114.45	121.18	129.74	138.93
57	48.96	59.98	75.88	96.09	110.77	121.18	128.52	137.70	146.88
58	52.03	64.26	80.78	102.82	118.11	129.13	137.08	146.88	156.68
59	55.08	68.54	86.29	109.55	126.69	138.32	146.88	157.29	167.07
60	58.76	72.83	91.80	116.89	135.25	147.49	156.68	167.68	178.70
61	62.42	77.73	97.92	124.84	144.44	157.29	167.07	178.70	190.33
62	66.71	82.62	104.65	133.42	153.61	168.30	178.09	190.94	202.57
63	71.61	88.74	112.60	143.82	165.85	181.77	192.16	206.25	218.49
64	77.12	95.48	121.79	154.83	179.31	195.84	207.47	222.15	235.62
65	82.62	102.82	130.96	167.07	193.39	211.14	223.99	239.90	253.98
66	88.74	110.77	140.76	180.54	208.69	227.66	241.74	258.26	273.56
67	95.48	119.34	151.78	194.62	224.61	246.02	260.71	279.07	294.98
68	103.43	129.74	165.85	212.37	245.41	268.67	285.19	304.78	321.91
69	112.60	141.37	180.54	231.95	268.67	293.76	311.51	332.92	351.28
70	122.40	153.61	197.06	253.36	293.15	321.30	340.88	364.14	383.11
71	133.42	167.68	214.81	276.62	320.68	351.28	372.71	397.80	418.60
72	145.05	182.38	233.78	301.71	350.06	383.72	406.98	435.13	456.55
73	157.29	198.28	254.59	328.64	381.88	417.99	443.08	472.46	494.49
74	171.36	216.03	277.23	358.02	415.55	455.32	482.25	513.46	535.50
75	186.04	235.00	301.71	390.45	452.88	495.72	525.09	557.53	580.17
76	202.57	255.21	328.64	425.34	493.27	539.78	570.99	605.87	628.52
77	220.32	277.84	358.02	463.28	537.94	588.13	621.79	658.51	680.54
78	239.90	303.55	391.68	507.34	588.74	642.59	678.70	716.64	738.07
79	261.33	331.09	428.40	555.69	644.43	702.57	740.51	779.68	800.49
80	285.19	361.69	468.79	608.94	705.63	768.06	808.44	848.23	867.81
81	310.90	394.74	512.85	666.46	772.34	840.27	881.88	922.89	941.25
82	338.43	431.46	560.59	730.11	845.77	918.60	962.66	1,004.28	1,020.20
83	355.57	454.10	590.58	769.28	889.23	962.66	1,005.50	1,044.68	1,058.75
84	373.93	477.36	622.40	810.90	935.13	1,008.57	1,050.80	1,086.91	1,099.15
85	392.90	502.45	655.45	854.96	983.48	1,056.92	1,097.91	1,130.36	1,140.75
86	412.48	528.76	690.33	900.85	1,034.27	1,107.71	1,146.87	1,176.25	1,183.59
87	433.91	556.30	727.05	949.81	1,087.52	1,160.96	1,198.29	1,223.38	1,228.28
88	455.32	585.07	766.22	1,000.62	1,143.82	1,217.26	1,251.54	1,272.95	1,274.78
89	478.58	615.67	807.22	1,054.46	1,202.58	1,275.39	1,307.84	1,324.35	1,323.13

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.28	$18.60	$22.68	$27.62	$31.13	$34.08	$36.43	$39.77	$43.33
35-39	19.18	22.68	27.33	34.08	39.37	42.88	45.83	49.87	54.61
40-44	23.26	27.91	34.31	43.47	49.94	54.63	58.17	62.93	68.27
45-49	29.07	34.89	43.01	55.22	63.46	69.33	73.44	80.15	86.08
50	32.56	39.53	49.43	62.87	72.26	79.32	84.01	91.42	97.95
51	33.72	41.28	51.74	65.80	75.80	82.84	87.54	94.98	102.11
52	35.47	43.01	53.49	68.74	79.32	86.37	91.66	99.14	106.85
53	37.21	45.35	56.98	72.85	84.01	91.66	97.53	105.66	112.79
54	39.53	48.25	60.46	77.55	89.30	97.53	103.41	112.20	119.91
55	41.86	51.16	63.95	82.25	94.59	103.41	109.86	118.72	127.04
56	44.19	54.07	68.03	86.96	100.46	109.86	116.33	125.85	134.76
57	46.52	56.98	72.09	92.25	106.34	116.33	123.38	133.57	142.47
58	49.43	61.05	76.74	98.70	113.39	123.97	131.60	142.47	151.97
59	52.33	65.12	81.98	105.16	121.61	132.78	141.00	152.56	162.06
60	55.82	69.18	87.21	112.21	129.84	141.59	150.41	162.65	173.34
61	59.30	73.84	93.02	119.85	138.65	150.99	160.38	173.34	184.62
62	63.37	78.49	99.41	128.08	147.47	161.57	170.97	185.21	196.49
63	68.03	84.30	106.97	138.08	159.22	174.50	184.47	200.06	211.93
64	73.26	90.70	115.70	148.64	172.14	188.01	199.17	215.49	228.55
65	78.49	97.68	124.42	160.38	185.66	202.70	215.04	232.70	246.37
66	84.30	105.23	133.72	173.32	200.34	218.55	232.08	250.51	265.36
67	90.70	113.38	144.18	186.83	215.62	236.18	250.29	270.71	286.13
68	98.26	123.25	157.56	203.87	235.59	257.92	273.78	295.63	312.26
69	106.97	134.30	171.52	222.67	257.92	282.01	299.05	322.93	340.74
70	116.28	145.93	187.21	243.23	281.42	308.45	327.25	353.22	371.62
71	126.75	159.29	204.06	265.56	307.85	337.23	357.79	385.86	406.04
72	137.79	173.26	222.10	289.64	336.05	368.38	390.71	422.07	442.85
73	149.42	188.37	241.86	315.50	366.61	401.27	425.35	458.29	479.66
74	162.80	205.23	263.37	343.70	398.92	437.10	462.97	498.06	519.43
75	176.74	223.25	286.62	374.83	434.76	475.88	504.09	540.80	562.77
76	192.45	242.44	312.22	408.32	473.54	518.19	548.14	587.70	609.67
77	209.30	263.95	340.12	444.75	516.43	564.61	596.92	638.75	660.13
78	227.90	288.38	372.10	487.05	565.18	616.89	651.55	695.14	715.92
79	248.26	314.54	406.98	533.46	618.65	674.47	710.90	756.29	776.48
80	270.94	343.60	445.35	584.58	677.41	737.34	776.11	822.78	841.78
81	295.35	375.01	487.21	639.80	741.44	806.66	846.60	895.20	913.02
82	321.51	409.88	532.57	700.90	811.95	881.86	924.16	974.15	989.59
83	337.79	431.40	561.05	738.51	853.65	924.16	965.28	1,013.34	1,026.98
84	355.23	453.49	591.28	778.47	897.72	968.23	1,008.77	1,054.30	1,066.17
85	373.25	477.32	622.67	820.76	944.14	1,014.65	1,053.99	1,096.44	1,106.53
86	391.85	502.33	655.82	864.82	992.90	1,063.40	1,101.00	1,140.96	1,148.08
87	412.21	528.49	690.70	911.82	1,044.01	1,114.52	1,150.35	1,186.68	1,191.43
88	432.55	555.81	727.90	960.59	1,098.07	1,168.57	1,201.47	1,234.76	1,236.54
89	454.65	584.89	766.86	1,012.29	1,154.48	1,224.38	1,255.53	1,284.62	1,283.43

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.08	$17.24	$21.00	$25.89	$29.19	$31.95	$34.15	$37.72	$41.09
35-39	17.77	21.00	25.32	31.95	36.91	40.21	42.96	47.29	51.80
40-44	21.55	25.85	31.78	40.76	46.82	51.22	54.53	59.68	64.76
45-49	26.92	32.31	39.85	51.77	59.49	65.00	68.86	76.01	81.64
50	30.16	36.62	45.79	58.94	67.74	74.37	78.76	86.70	92.90
51	31.24	38.24	47.93	61.69	71.05	77.66	82.07	90.09	96.84
52	32.85	39.85	49.55	64.45	74.37	80.97	85.93	94.02	101.34
53	34.46	42.01	52.78	68.29	78.76	85.93	91.44	100.22	106.97
54	36.62	44.69	56.01	72.71	83.72	91.44	96.95	106.42	113.73
55	38.77	47.40	59.24	77.12	88.68	96.95	103.00	112.60	120.49
56	40.93	50.08	63.01	81.52	94.19	103.00	109.06	119.37	127.81
57	43.08	52.78	66.77	86.48	99.70	109.06	115.67	126.69	135.13
58	45.79	56.55	71.08	92.54	106.30	116.21	123.37	135.13	144.14
59	48.47	60.32	75.94	98.60	114.02	124.48	132.20	144.71	153.71
60	51.71	64.09	80.78	105.21	121.72	132.74	141.01	154.26	164.41
61	54.93	68.40	86.17	112.36	129.99	141.56	150.37	164.41	175.10
62	58.70	72.71	92.09	120.08	138.25	151.47	160.29	175.67	186.36
63	63.01	78.10	99.09	129.45	149.27	163.59	172.95	189.75	201.01
64	67.86	84.02	107.17	139.35	161.38	176.26	186.72	204.38	216.77
65	72.71	90.48	115.24	150.37	174.05	190.03	201.60	220.71	233.66
66	78.10	97.48	123.87	162.49	187.82	204.89	217.57	237.60	251.68
67	84.02	105.02	133.56	175.15	202.14	221.42	234.64	256.74	271.38
68	91.01	114.17	145.95	191.13	220.86	241.80	256.68	280.39	296.16
69	99.09	124.41	158.88	208.75	241.80	264.38	280.36	306.29	323.18
70	107.72	135.17	173.41	228.03	263.83	289.18	306.79	335.02	352.46
71	117.40	147.56	189.03	248.95	288.61	316.15	335.44	365.98	385.11
72	127.64	160.49	205.72	271.54	315.05	345.36	366.28	400.32	420.03
73	138.41	174.49	224.04	295.78	343.69	376.19	398.77	434.66	454.94
74	150.80	190.11	243.96	322.22	373.99	409.79	434.03	472.39	492.66
75	163.72	206.80	265.50	351.41	407.59	446.15	472.59	512.92	533.76
76	178.26	224.58	289.21	382.81	443.94	485.80	513.89	557.41	578.24
77	193.87	244.50	315.06	416.95	484.15	529.32	559.61	605.83	626.09
78	211.11	267.13	344.68	456.61	529.86	578.34	610.84	659.32	679.02
79	229.96	291.36	376.99	500.12	579.99	632.32	666.46	717.30	736.46
80	250.97	318.28	412.53	548.05	635.07	691.25	727.60	780.38	798.39
81	273.59	347.38	451.32	599.82	695.10	756.24	793.70	849.06	865.95
82	297.82	379.69	493.32	657.09	761.20	826.74	866.40	923.94	938.58
83	312.90	399.61	519.72	692.35	800.31	866.40	904.96	961.10	974.05
84	329.06	420.07	547.72	729.81	841.62	907.72	945.72	999.95	1,011.22
85	345.75	442.15	576.79	769.47	885.13	951.23	988.13	1,039.93	1,049.49
86	362.99	465.31	607.49	810.77	930.84	996.94	1,032.19	1,082.15	1,088.90
87	381.84	489.55	639.80	854.83	978.77	1,044.86	1,078.46	1,125.50	1,130.02
88	400.68	514.86	674.27	900.56	1,029.44	1,095.54	1,126.39	1,171.11	1,172.80
89	421.15	541.80	710.35	949.02	1,082.31	1,147.86	1,177.05	1,218.40	1,217.28

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.56	$16.65	$20.29	$25.03	$28.22	$30.88	$33.01	$36.91	$40.21
35-39	17.16	20.29	24.45	30.88	35.67	38.87	41.53	46.27	50.67
40-44	20.80	24.97	30.70	39.39	45.26	49.52	52.71	58.38	63.35
45-49	26.01	31.21	38.49	50.05	57.50	62.82	66.56	74.37	79.88
50	29.14	35.38	44.23	56.98	65.49	71.88	76.13	84.82	90.88
51	30.17	36.94	46.30	59.63	68.68	75.08	79.33	88.12	94.73
52	31.73	38.49	47.86	62.30	71.88	78.27	83.06	91.98	99.14
53	33.29	40.58	50.98	66.02	76.13	83.06	88.38	98.04	104.65
54	35.38	43.18	54.10	70.28	80.92	88.38	93.71	104.10	111.26
55	37.45	45.77	57.22	74.54	85.72	93.71	99.57	110.16	117.87
56	39.53	48.37	60.86	78.81	91.05	99.57	105.42	116.77	125.04
57	41.62	50.98	64.50	83.60	96.37	105.42	111.81	123.94	132.20
58	44.23	54.62	68.66	89.45	102.75	112.34	119.26	132.20	141.01
59	46.82	58.26	73.35	95.31	110.21	120.34	127.79	141.56	150.37
60	49.94	61.91	78.03	101.69	117.66	128.31	136.31	150.92	160.83
61	53.06	66.06	83.24	108.61	125.66	136.84	145.35	160.83	171.29
62	56.70	70.23	88.95	116.07	133.64	146.42	154.94	171.85	182.31
63	60.86	75.44	95.72	125.13	144.29	158.14	167.18	185.62	196.63
64	65.55	81.15	103.52	134.70	156.00	170.38	180.50	199.94	212.06
65	70.23	87.39	111.32	145.35	168.25	183.70	194.88	215.91	228.59
66	75.44	94.16	119.65	157.08	181.56	198.06	210.31	232.44	246.21
67	81.15	101.44	129.01	169.32	195.40	214.03	226.82	251.17	265.48
68	87.92	110.28	140.98	184.75	213.51	233.74	248.11	274.30	289.72
69	95.72	120.16	153.47	201.79	233.74	255.57	271.01	299.63	316.15
70	104.04	130.57	167.50	220.43	255.04	279.53	296.57	327.73	344.80
71	113.41	142.53	182.58	240.66	279.00	305.62	324.26	358.02	376.74
72	123.29	155.02	198.72	262.49	304.55	333.84	354.07	391.61	410.90
73	133.69	168.54	216.40	285.92	332.23	363.65	385.48	425.21	445.04
74	145.66	183.63	235.65	311.48	361.52	396.13	419.56	462.12	481.95
75	158.14	199.75	256.45	339.70	394.00	431.28	456.84	501.77	522.16
76	172.19	216.93	279.35	370.04	429.15	469.61	496.76	545.29	565.68
77	187.27	236.17	304.32	403.05	468.01	511.66	540.96	592.66	612.49
78	203.91	258.02	332.92	441.39	512.20	559.05	590.47	644.98	664.26
79	222.13	281.43	364.14	483.45	560.66	611.24	644.24	701.71	720.44
80	242.42	307.44	398.47	529.77	613.89	668.21	703.35	763.41	781.03
81	264.26	335.53	435.92	579.82	671.93	731.03	767.24	830.60	847.13
82	287.67	366.74	476.51	635.19	735.82	799.18	837.52	903.85	918.18
83	302.23	385.98	501.99	669.28	773.62	837.52	874.79	940.21	952.88
84	317.83	405.75	529.04	705.49	813.56	877.45	914.20	978.22	989.23
85	333.97	427.08	557.13	743.82	855.63	919.52	955.18	1,017.32	1,026.68
86	350.60	449.45	586.78	783.75	899.82	963.71	997.78	1,058.63	1,065.23
87	368.82	472.86	617.99	826.33	946.14	1,010.03	1,042.51	1,101.05	1,105.45
88	387.02	497.31	651.28	870.54	995.12	1,059.01	1,088.84	1,145.65	1,147.30
89	406.80	523.32	686.14	917.38	1,046.24	1,109.59	1,137.82	1,191.92	1,190.82

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.54	$15.47	$18.86	$23.59	$26.60	$29.11	$31.11	$34.85	$37.97
35-39	15.95	18.86	22.72	29.11	33.62	36.63	39.14	43.69	47.86
40-44	19.34	23.20	28.53	37.13	42.67	46.67	49.68	55.14	59.82
45-49	24.17	29.01	35.77	47.17	54.20	59.21	62.74	70.23	75.44
50	27.08	32.88	41.11	53.69	61.72	67.76	71.76	80.10	85.83
51	28.05	34.33	43.03	56.20	64.73	70.76	74.77	83.24	89.48
52	29.49	35.77	44.48	58.71	67.76	73.78	78.29	86.88	93.63
53	30.94	37.71	47.38	62.22	71.76	78.29	83.31	92.60	98.84
54	32.88	40.12	50.28	66.24	76.28	83.31	88.33	98.32	105.08
55	34.81	42.55	53.18	70.25	80.79	88.33	93.85	104.04	111.32
56	36.75	44.96	56.57	74.27	85.81	93.85	99.37	110.28	118.09
57	38.68	47.38	59.94	78.80	90.83	99.37	105.38	117.05	124.84
58	41.11	50.77	63.82	84.32	96.85	105.88	112.41	124.84	133.18
59	43.52	54.15	68.17	89.82	103.89	113.42	120.44	133.69	142.01
60	46.42	57.53	72.52	95.85	110.90	120.94	128.48	142.53	151.90
61	49.31	61.41	77.36	102.37	118.44	128.98	137.00	151.90	161.78
62	52.70	65.27	82.67	109.41	125.96	138.01	146.04	162.30	172.19
63	56.57	70.11	88.95	117.94	135.99	149.05	157.57	175.31	185.71
64	60.93	75.42	96.22	126.96	147.03	160.59	170.13	188.82	200.28
65	65.27	81.23	103.46	137.00	158.58	173.14	183.67	203.91	215.89
66	70.11	87.51	111.20	148.05	171.13	186.69	198.23	219.52	232.53
67	75.42	94.29	119.90	159.59	184.18	201.74	213.78	237.22	250.73
68	81.71	102.49	131.02	174.14	201.24	220.31	233.86	259.06	273.63
69	88.95	111.69	142.64	190.20	220.31	240.88	255.43	282.98	298.59
70	96.70	121.35	155.68	207.76	240.38	263.46	279.52	309.52	325.64
71	105.40	132.47	169.70	226.83	262.96	288.05	305.62	338.12	355.81
72	114.59	144.08	184.69	247.41	287.05	314.66	333.73	369.86	388.07
73	124.25	156.64	201.13	269.49	313.14	342.75	363.32	401.59	420.32
74	135.37	170.66	219.01	293.58	340.74	373.36	395.45	436.45	455.18
75	146.98	185.65	238.35	320.17	371.35	406.49	430.58	473.90	493.15
76	160.04	201.61	259.63	348.78	404.48	442.62	468.21	514.99	534.25
77	174.05	219.50	282.84	379.90	441.12	482.27	509.86	559.73	578.46
78	189.52	239.81	309.42	416.03	482.77	526.93	556.53	609.15	627.35
79	206.44	261.57	338.43	455.67	528.43	576.10	607.22	662.72	680.42
80	225.30	285.73	370.35	499.33	578.61	629.81	662.93	721.00	737.64
81	245.61	311.84	405.15	546.50	633.31	689.02	723.15	784.46	800.07
82	267.36	340.85	442.87	598.69	693.54	753.26	789.39	853.64	867.17
83	280.90	358.74	466.56	630.81	729.17	789.39	824.51	887.98	899.94
84	295.40	377.11	491.70	664.94	766.80	827.02	861.66	923.87	934.28
85	310.39	396.93	517.81	701.07	806.45	866.68	900.29	960.80	969.65
86	325.86	417.72	545.36	738.70	848.10	908.33	940.43	999.81	1,006.05
87	342.78	439.48	574.37	778.85	891.77	951.98	982.60	1,039.87	1,044.03
88	359.70	462.20	605.31	820.51	937.93	998.15	1,026.26	1,082.01	1,083.57
89	378.07	486.38	637.71	864.66	986.11	1,045.82	1,072.43	1,125.70	1,124.66

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$17.42	$21.00	$23.67	$25.91	$27.70	$31.99	$34.84
35-39	n/a	n/a	21.00	25.91	29.93	32.61	34.84	40.09	43.92
40-44	n/a	n/a	26.36	33.05	37.97	41.54	44.23	50.61	54.90
45-49	n/a	n/a	33.05	41.99	48.25	52.72	55.84	64.45	69.22
50	n/a	n/a	37.97	47.80	54.95	60.32	63.88	73.50	78.76
51	n/a	n/a	39.76	50.04	57.63	62.99	66.57	76.37	82.10
52	n/a	n/a	41.11	52.28	60.32	65.67	69.70	79.72	85.92
53	n/a	n/a	43.79	55.40	63.88	69.70	74.16	84.97	90.70
54	n/a	n/a	46.46	58.97	67.91	74.16	78.63	90.22	96.42
55	n/a	n/a	49.15	62.54	71.92	78.63	83.54	95.48	102.15
56	n/a	n/a	52.28	66.12	76.40	83.54	88.46	101.20	108.36
57	n/a	n/a	55.40	70.14	80.86	88.46	93.82	107.41	114.57
58	n/a	n/a	58.97	75.05	86.22	94.26	100.07	114.57	122.20
59	n/a	n/a	62.99	79.97	92.48	100.97	107.22	122.68	130.32
60	n/a	n/a	67.01	85.33	98.74	107.67	114.37	130.79	139.38
61	n/a	n/a	71.48	91.13	105.44	114.82	121.96	139.38	148.46
62	n/a	n/a	76.40	97.40	112.13	122.86	130.00	148.93	158.01
63	n/a	n/a	82.20	104.99	121.07	132.69	140.28	160.88	170.42
64	n/a	n/a	88.91	113.03	130.90	142.96	151.45	173.28	183.78
65	n/a	n/a	95.61	121.96	141.17	154.13	163.52	187.12	198.11
66	n/a	n/a	102.75	131.80	152.34	166.19	176.47	201.45	213.38
67	n/a	n/a	110.79	142.07	163.96	179.59	190.32	217.68	230.08
68	n/a	n/a	121.07	155.03	179.15	196.12	208.19	237.73	251.09
69	n/a	n/a	131.80	169.32	196.12	214.44	227.40	259.68	274.00
70	n/a	n/a	143.86	184.95	214.00	234.55	248.85	284.03	298.83
71	n/a	n/a	156.81	201.94	234.10	256.44	272.07	310.28	326.51
72	n/a	n/a	170.66	220.25	255.54	280.12	297.10	339.40	356.11
73	n/a	n/a	185.86	239.91	278.77	305.14	323.45	368.52	385.71
74	n/a	n/a	202.37	261.36	303.35	332.39	352.04	400.50	417.69
75	n/a	n/a	220.25	285.03	330.60	361.87	383.32	434.87	452.54
76	n/a	n/a	239.91	310.50	360.08	394.03	416.82	472.58	490.25
77	n/a	n/a	261.36	338.20	392.70	429.33	453.91	513.64	530.82
78	n/a	n/a	285.92	370.36	429.78	469.10	495.45	558.99	575.69
79	n/a	n/a	312.73	405.65	470.43	512.88	540.57	608.14	624.39
80	n/a	n/a	342.22	444.53	515.11	560.68	590.17	661.62	676.89
81	n/a	n/a	374.39	486.52	563.81	613.39	643.77	719.85	734.18
82	n/a	n/a	409.23	532.98	617.42	670.58	702.75	783.34	795.76
83	n/a	n/a	431.12	561.57	649.13	702.75	734.02	814.85	825.82
84	n/a	n/a	454.35	591.96	682.64	736.26	767.09	847.79	857.34
85	n/a	n/a	478.48	624.13	717.94	771.55	801.47	881.68	889.79
86	n/a	n/a	503.94	657.63	755.02	808.63	837.22	917.48	923.21
87	n/a	n/a	530.74	693.37	793.89	847.50	874.75	954.23	958.06
88	n/a	n/a	559.34	730.46	834.99	888.60	913.62	992.90	994.33
89	n/a	n/a	589.27	769.76	877.88	931.04	954.72	1,033.00	1,032.05

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.31	$17.75	$20.80	$25.09	$28.16	$30.60	$32.43	$34.89	$37.94
35-39	17.75	20.80	24.48	29.99	34.28	37.33	39.16	42.23	45.91
40-44	20.80	24.48	29.99	36.72	42.23	45.91	48.35	52.03	56.30
45-49	25.09	29.99	37.33	46.52	53.25	57.52	61.20	65.49	70.38
50	28.16	34.28	42.23	52.64	60.59	66.10	69.76	75.27	80.17
51	29.38	35.50	44.06	55.08	63.64	69.15	73.44	78.34	83.85
52	30.60	37.33	45.91	57.52	66.10	72.22	76.50	82.00	87.51
53	32.43	39.79	48.96	61.81	70.38	77.12	81.39	87.51	93.63
54	34.28	42.23	52.03	65.49	75.27	82.00	86.90	93.02	99.14
55	36.72	44.67	55.69	69.76	80.17	87.51	92.41	99.14	105.87
56	38.55	47.13	59.37	74.66	85.68	93.02	98.53	105.87	112.60
57	41.01	50.18	63.03	79.56	91.19	99.14	105.26	112.60	119.96
58	44.06	53.86	67.32	85.07	97.92	106.48	113.22	120.57	128.52
59	47.13	57.52	72.22	91.19	104.65	114.45	121.18	129.74	137.70
60	50.18	61.81	77.73	97.92	112.60	123.01	130.35	138.93	147.49
61	53.86	66.10	83.24	105.26	121.18	132.20	139.54	149.32	158.51
62	57.52	71.00	88.74	112.60	129.74	141.37	149.94	160.34	169.53
63	61.81	76.50	96.70	122.40	140.76	153.61	162.80	173.80	184.21
64	66.71	82.62	104.65	132.81	153.00	167.07	176.87	188.50	199.51
65	72.22	89.36	113.22	143.82	165.85	181.15	191.55	205.02	216.64
66	77.73	96.70	122.40	156.06	179.92	196.45	208.08	222.15	234.39
67	83.85	104.65	132.81	169.53	195.23	213.59	225.83	241.12	254.59
68	91.80	114.45	145.66	186.04	214.81	235.00	248.47	265.60	279.68
69	100.36	125.46	159.73	204.40	236.23	258.26	273.56	291.92	307.22
70	110.16	137.70	175.65	224.61	260.10	283.96	301.10	321.30	337.21
71	119.96	150.56	192.78	247.24	285.80	312.73	331.09	353.12	370.87
72	131.58	165.24	211.14	271.11	313.95	343.94	364.14	388.62	406.98
73	143.82	180.54	231.34	297.43	343.94	376.38	398.41	424.11	443.08
74	156.68	197.06	252.75	325.58	376.99	411.87	435.74	463.28	482.87
75	171.36	216.03	276.62	356.18	412.48	451.04	476.75	506.12	525.70
76	187.27	236.23	302.94	390.45	451.65	493.88	521.42	552.63	572.22
77	205.02	258.26	331.09	427.17	495.10	540.39	570.38	603.43	623.01
78	223.99	282.74	364.14	470.01	544.06	593.64	625.46	659.73	679.31
79	245.41	310.28	399.63	517.14	598.53	651.78	686.05	720.93	739.90
80	268.67	340.27	439.41	568.54	657.90	715.42	752.14	788.25	806.00
81	293.76	373.32	482.87	625.46	723.38	785.80	824.36	861.69	878.22
82	321.91	408.81	529.99	688.50	795.59	862.91	903.92	941.86	956.54
83	339.04	432.07	560.59	728.27	839.65	907.59	947.98	983.48	996.94
84	357.40	455.94	593.02	770.50	886.17	954.71	993.88	1,026.93	1,038.56
85	376.99	481.64	626.68	814.56	935.74	1,004.89	1,042.22	1,072.82	1,082.01
86	397.80	508.57	662.79	861.69	987.76	1,056.92	1,093.03	1,120.56	1,127.29
87	419.22	537.33	700.74	911.87	1,042.22	1,112.00	1,146.87	1,170.13	1,174.42
88	441.86	567.32	740.51	964.51	1,100.37	1,169.52	1,202.58	1,222.16	1,223.99
89	465.73	599.14	782.74	1,020.20	1,161.57	1,230.72	1,261.32	1,276.63	1,275.39

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.54	$16.87	$19.77	$24.09	$27.03	$29.38	$31.13	$33.84	$36.81
35-39	16.87	19.77	23.26	28.79	32.90	35.84	37.59	40.96	44.53
40-44	19.77	23.26	28.49	35.25	40.54	44.07	46.42	50.47	54.61
45-49	23.84	28.49	35.47	44.65	51.12	55.22	58.76	63.52	68.27
50	26.75	32.56	40.11	50.53	58.17	63.46	66.97	73.01	77.77
51	27.91	33.72	41.86	52.88	61.10	66.38	70.50	75.99	81.33
52	29.07	35.47	43.61	55.22	63.46	69.33	73.44	79.54	84.88
53	30.81	37.80	46.52	59.33	67.57	74.03	78.14	84.88	90.83
54	32.56	40.11	49.43	62.87	72.26	78.72	83.42	90.23	96.16
55	34.89	42.44	52.91	66.97	76.96	84.01	88.71	96.16	102.70
56	36.62	44.77	56.40	71.67	82.25	89.30	94.59	102.70	109.22
57	38.96	47.67	59.88	76.37	87.54	95.17	101.05	109.22	116.36
58	41.86	51.16	63.95	81.66	94.00	102.23	108.70	116.94	124.67
59	44.77	54.64	68.61	87.54	100.46	109.86	116.33	125.85	133.57
60	47.67	58.72	73.84	94.00	108.10	118.09	125.14	134.76	143.06
61	51.16	62.79	79.08	101.05	116.33	126.90	133.95	144.84	153.75
62	54.64	67.45	84.30	108.10	124.55	135.72	143.94	155.53	164.44
63	58.72	72.68	91.86	117.50	135.13	147.47	156.28	168.59	178.68
64	63.37	78.49	99.41	127.49	146.88	160.38	169.79	182.85	193.53
65	68.61	84.88	107.56	138.08	159.22	173.91	183.89	198.87	210.14
66	73.84	91.86	116.28	149.82	172.72	188.59	199.75	215.49	227.35
67	79.66	99.41	126.16	162.74	187.42	205.05	216.79	233.89	246.96
68	87.21	108.72	138.37	178.60	206.21	225.60	238.54	257.64	271.30
69	95.34	119.19	151.74	196.23	226.79	247.93	262.62	283.16	298.00
70	104.65	130.82	166.86	215.62	249.70	272.61	289.06	311.66	327.10
71	113.96	143.03	183.14	237.35	274.37	300.22	317.84	342.53	359.75
72	125.01	156.98	200.58	260.27	301.39	330.18	349.58	376.96	394.77
73	136.64	171.52	219.77	285.53	330.18	361.33	382.47	411.39	429.79
74	148.84	187.21	240.12	312.55	361.92	395.40	418.31	449.39	468.38
75	162.80	205.23	262.79	341.93	395.99	433.00	457.68	490.94	509.93
76	177.91	224.42	287.80	374.83	433.59	474.13	500.56	536.05	555.05
77	194.77	245.34	314.54	410.09	475.31	518.78	547.57	585.33	604.33
78	212.79	268.60	345.94	451.22	522.30	569.89	600.44	639.94	658.94
79	233.14	294.77	379.64	496.46	574.59	625.71	658.60	699.30	717.70
80	255.24	323.26	417.44	545.80	631.59	686.81	722.06	764.60	781.82
81	279.07	354.65	458.72	600.44	694.45	754.37	791.38	835.84	851.87
82	305.82	388.37	503.49	660.95	763.77	828.40	867.77	913.61	927.84
83	322.09	410.47	532.57	699.15	806.07	871.28	910.06	953.97	967.03
84	339.53	433.14	563.37	739.68	850.73	916.52	954.12	996.12	1,007.40
85	358.14	457.56	595.35	781.98	898.31	964.69	1,000.53	1,040.64	1,049.54
86	377.91	483.14	629.65	827.22	948.24	1,014.65	1,049.30	1,086.94	1,093.47
87	398.27	510.46	665.70	875.39	1,000.53	1,067.52	1,101.00	1,135.03	1,139.18
88	419.77	538.96	703.49	925.92	1,056.35	1,122.74	1,154.48	1,185.49	1,187.27
89	442.44	569.19	743.60	979.39	1,115.11	1,181.49	1,210.87	1,238.32	1,237.14

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.47	$15.62	$18.31	$22.58	$25.34	$27.55	$29.19	$32.09	$34.91
35-39	15.62	18.31	21.55	26.99	30.85	33.60	35.25	38.85	42.23
40-44	18.31	21.55	26.39	33.04	38.01	41.31	43.52	47.86	51.80
45-49	22.08	26.39	32.85	41.87	47.92	51.77	55.08	60.25	64.76
50	24.77	30.16	37.16	47.38	54.53	59.49	62.79	69.25	73.76
51	25.85	31.24	38.77	49.57	57.28	62.24	66.10	72.08	77.14
52	26.92	32.85	40.40	51.77	59.49	65.00	68.86	75.45	80.51
53	28.54	35.01	43.08	55.62	63.35	69.40	73.25	80.51	86.14
54	30.16	37.16	45.79	58.94	67.74	73.80	78.21	85.58	91.21
55	32.31	39.32	49.00	62.79	72.15	78.76	83.17	91.21	97.41
56	33.93	41.48	52.24	67.20	77.12	83.72	88.68	97.41	103.59
57	36.09	44.16	55.47	71.61	82.07	89.22	94.73	103.59	110.36
58	38.77	47.40	59.24	76.56	88.12	95.84	101.90	110.92	118.24
59	41.48	50.62	63.56	82.07	94.19	103.00	109.06	119.37	126.69
60	44.16	54.39	68.40	88.12	101.34	110.70	117.32	127.81	135.69
61	47.40	58.17	73.24	94.73	109.06	118.97	125.58	137.38	145.83
62	50.62	62.48	78.10	101.34	116.77	127.23	134.96	147.51	155.97
63	54.39	67.32	85.09	110.16	126.69	138.25	146.52	159.89	169.47
64	58.70	72.71	92.09	119.53	137.70	150.37	159.18	173.42	183.55
65	63.56	78.63	99.64	129.45	149.27	163.04	172.39	188.62	199.31
66	68.40	85.09	107.72	140.45	161.93	176.80	187.27	204.38	215.64
67	73.79	92.09	116.87	152.57	175.70	192.23	203.25	221.83	234.23
68	80.78	100.71	128.18	167.44	193.33	211.50	223.62	244.35	257.31
69	88.32	110.41	140.56	183.96	212.62	232.44	246.21	268.57	282.64
70	96.94	121.18	154.57	202.14	234.10	255.57	270.99	295.60	310.23
71	105.56	132.49	169.65	222.52	257.22	281.45	297.98	324.87	341.20
72	115.80	145.41	185.80	244.00	282.55	309.54	327.73	357.53	374.42
73	126.57	158.88	203.57	267.70	309.54	338.75	358.57	390.18	407.64
74	137.88	173.41	222.42	293.03	339.29	370.69	392.17	426.23	444.24
75	150.80	190.11	243.42	320.56	371.23	405.93	429.07	465.63	483.65
76	164.80	207.88	266.59	351.41	406.49	444.50	469.27	508.41	526.45
77	180.42	227.27	291.36	384.45	445.60	486.35	513.34	555.16	573.17
78	197.11	248.81	320.44	423.02	489.66	534.27	562.92	606.95	624.97
79	215.95	273.05	351.67	465.43	538.68	586.60	617.44	663.26	680.71
80	236.43	299.44	386.68	511.69	592.11	643.88	676.93	725.19	741.52
81	258.51	328.51	424.92	562.92	651.04	707.22	741.92	792.76	807.96
82	283.28	359.76	466.39	619.65	716.03	776.62	813.53	866.51	880.02
83	298.36	380.22	493.32	655.45	755.69	816.82	853.18	904.80	917.19
84	314.52	401.23	521.86	693.45	797.56	859.24	894.48	944.77	955.48
85	331.75	423.85	551.47	733.11	842.16	904.40	938.00	987.00	995.45
86	350.06	447.54	583.25	775.52	888.99	951.23	983.73	1,030.91	1,037.11
87	368.92	472.85	616.65	820.68	938.00	1,000.80	1,032.19	1,076.52	1,080.47
88	388.84	499.24	651.65	868.06	990.33	1,052.57	1,082.31	1,124.38	1,126.07
89	409.84	527.24	688.82	918.18	1,045.41	1,107.65	1,135.19	1,174.50	1,173.36

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.01	$15.09	$17.68	$21.83	$24.49	$26.62	$28.22	$31.40	$34.15
35-39	15.09	17.68	20.80	26.09	29.83	32.48	34.07	38.01	41.31
40-44	17.68	20.80	25.49	31.94	36.74	39.94	42.07	46.82	50.67
45-49	21.33	25.49	31.73	40.47	46.32	50.05	53.25	58.94	63.35
50	23.93	29.14	35.89	45.80	52.71	57.50	60.70	67.74	72.15
51	24.97	30.17	37.45	47.92	55.37	60.16	63.89	70.50	75.46
52	26.01	31.73	39.02	50.05	57.50	62.82	66.56	73.80	78.76
53	27.57	33.82	41.62	53.77	61.23	67.09	70.81	78.76	84.27
54	29.14	35.89	44.23	56.98	65.49	71.34	75.60	83.72	89.22
55	31.21	37.97	47.33	60.70	69.75	76.13	80.40	89.22	95.29
56	32.77	40.06	50.47	64.95	74.54	80.92	85.72	95.29	101.34
57	34.85	42.65	53.57	69.22	79.33	86.26	91.58	101.34	107.96
58	37.45	45.77	57.22	74.01	85.19	92.64	98.51	108.51	115.67
59	40.06	48.89	61.38	79.33	91.05	99.57	105.42	116.77	123.94
60	42.65	52.54	66.06	85.19	97.96	107.02	113.41	125.04	132.74
61	45.77	56.18	70.76	91.58	105.42	115.01	121.40	134.39	142.66
62	48.89	60.35	75.44	97.96	112.88	122.99	130.45	144.30	152.57
63	52.54	65.03	82.19	106.48	122.46	133.64	141.63	156.42	165.78
64	56.70	70.23	88.95	115.54	133.11	145.35	153.87	169.65	179.56
65	61.38	75.95	96.24	125.13	144.29	157.60	166.65	184.53	194.98
66	66.06	82.19	104.04	135.77	156.53	170.91	181.02	199.94	210.95
67	71.27	88.95	112.89	147.49	169.85	185.82	196.47	217.01	229.13
68	78.03	97.28	123.81	161.86	186.88	204.46	216.17	239.04	251.71
69	85.31	106.65	135.77	177.83	205.53	224.68	238.00	262.73	276.50
70	93.63	117.05	149.30	195.40	226.29	247.05	261.96	289.18	303.49
71	101.97	127.97	163.86	215.10	248.65	272.07	288.05	317.81	333.78
72	111.85	140.45	179.47	235.86	273.14	299.22	316.81	349.76	366.28
73	122.25	153.47	196.63	258.77	299.22	327.46	346.61	381.70	398.77
74	133.18	167.50	214.84	283.25	327.98	358.33	379.09	416.95	434.58
75	145.66	183.63	235.12	309.88	358.86	392.41	414.77	455.52	473.13
76	159.18	200.80	257.51	339.70	392.94	429.68	453.63	497.36	515.00
77	174.27	219.52	281.43	371.64	430.74	470.13	496.23	543.09	560.71
78	190.39	240.33	309.52	408.91	473.34	516.46	544.15	593.76	611.38
79	208.60	263.75	339.68	449.91	520.72	567.05	596.86	648.83	665.92
80	228.37	289.23	373.50	494.64	572.37	622.41	654.37	709.42	725.40
81	249.70	317.32	410.44	544.15	629.34	683.65	717.19	775.52	790.40
82	273.63	347.50	450.50	598.99	692.17	750.74	786.41	847.67	860.89
83	288.18	367.26	476.51	633.59	730.50	789.60	824.74	885.13	897.24
84	303.79	387.55	504.07	670.34	770.97	830.60	864.67	924.23	934.70
85	320.44	409.39	532.68	708.67	814.10	874.26	906.73	965.54	973.81
86	338.12	432.28	563.37	749.67	859.35	919.52	950.94	1,008.50	1,014.56
87	356.34	456.74	595.63	793.32	906.73	967.44	997.78	1,053.12	1,056.97
88	375.58	482.22	629.44	839.12	957.32	1,017.48	1,046.24	1,099.94	1,101.59
89	395.87	509.28	665.33	887.58	1,010.57	1,070.73	1,097.35	1,148.97	1,147.86

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.09	$14.02	$16.44	$20.57	$23.08	$25.09	$26.60	$29.65	$32.25
35-39	14.02	16.44	19.34	24.59	28.10	30.61	32.12	35.89	39.02
40-44	16.44	19.34	23.69	30.11	34.63	37.65	39.64	44.23	47.86
45-49	19.82	23.69	29.49	38.14	43.66	47.17	50.18	55.67	59.82
50	22.24	27.08	33.36	43.17	49.68	54.20	57.21	63.98	68.15
51	23.20	28.05	34.81	45.16	52.19	56.70	60.22	66.59	71.27
52	24.17	29.49	36.26	47.17	54.20	59.21	62.74	69.70	74.39
53	25.63	31.43	38.68	50.68	57.72	63.24	66.74	74.39	79.59
54	27.08	33.36	41.11	53.69	61.72	67.24	71.26	79.07	84.27
55	29.01	35.29	44.00	57.21	65.74	71.76	75.77	84.27	89.99
56	30.46	37.23	46.90	61.22	70.25	76.28	80.79	89.99	95.72
57	32.40	39.64	49.80	65.24	74.77	81.29	86.31	95.72	101.97
58	34.81	42.55	53.18	69.75	80.29	87.32	92.85	102.48	109.24
59	37.23	45.45	57.05	74.77	85.81	93.85	99.37	110.28	117.05
60	39.64	48.83	61.41	80.29	92.33	100.86	106.89	118.09	125.37
61	42.55	52.22	65.76	86.31	99.37	108.40	114.42	126.93	134.74
62	45.45	56.08	70.11	92.33	106.38	115.92	122.96	136.29	144.10
63	48.83	60.44	76.40	100.36	115.42	125.96	133.49	147.73	156.58
64	52.70	65.27	82.67	108.90	125.46	137.00	145.04	160.22	169.59
65	57.05	70.59	89.44	117.94	135.99	148.55	157.07	174.27	184.14
66	61.41	76.40	96.70	127.97	147.53	161.09	170.63	188.82	199.23
67	66.24	82.67	104.91	139.01	160.09	175.14	185.18	204.96	216.40
68	72.52	90.41	115.07	152.55	176.15	192.70	203.75	225.76	237.73
69	79.29	99.12	126.18	167.61	193.71	211.78	224.32	248.14	261.14
70	87.02	108.78	138.76	184.18	213.28	232.85	246.90	273.11	286.62
71	94.77	118.94	152.30	202.73	234.36	256.44	271.49	300.16	315.24
72	103.95	130.54	166.80	222.31	257.44	282.03	298.60	330.32	345.94
73	113.62	142.64	182.76	243.89	282.03	308.64	326.69	360.49	376.62
74	123.77	155.68	199.68	266.98	309.14	337.73	357.30	393.79	410.44
75	135.37	170.66	218.53	292.07	338.23	369.86	390.93	430.21	446.85
76	147.95	186.62	239.32	320.17	370.36	404.99	427.57	469.73	486.39
77	161.97	204.02	261.57	350.29	405.99	443.12	467.71	512.92	529.57
78	176.95	223.36	287.67	385.41	446.13	486.78	512.88	560.78	577.41
79	193.87	245.13	315.71	424.05	490.80	534.46	562.56	612.79	628.91
80	212.25	268.82	347.14	466.21	539.48	586.64	616.76	670.01	685.10
81	232.07	294.92	381.47	512.88	593.17	644.35	675.98	732.44	746.48
82	254.31	322.96	418.70	564.57	652.39	707.59	741.21	800.58	813.06
83	267.84	341.34	442.87	597.18	688.52	744.22	777.34	835.96	847.40
84	282.35	360.19	468.49	631.82	726.66	782.86	814.98	872.89	882.78
85	297.83	380.50	495.07	667.95	767.31	824.01	854.62	911.91	919.71
86	314.26	401.77	523.60	706.59	809.96	866.68	896.28	952.48	958.20
87	331.19	424.49	553.59	747.74	854.62	911.84	940.43	994.62	998.26
88	349.07	448.19	585.01	790.89	902.31	959.01	986.11	1,038.83	1,040.39
89	367.93	473.32	618.37	836.57	952.49	1,009.19	1,034.28	1,085.13	1,084.08

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N370
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$15.19	$18.32	$20.55	$22.34	$23.67	$27.21	$29.60
35-39	n/a	n/a	17.87	21.89	25.03	27.25	28.59	32.93	35.80
40-44	n/a	n/a	21.89	26.80	30.83	33.51	35.29	40.58	43.92
45-49	n/a	n/a	27.25	33.96	38.87	41.99	44.67	51.08	54.90
50	n/a	n/a	30.83	38.42	44.23	48.25	50.92	58.71	62.53
51	n/a	n/a	32.16	40.21	46.46	50.48	53.61	61.10	65.40
52	n/a	n/a	33.51	41.99	48.25	52.72	55.84	63.96	68.26
53	n/a	n/a	35.74	45.12	51.38	56.29	59.42	68.26	73.04
54	n/a	n/a	37.97	47.80	54.95	59.86	63.44	72.56	77.33
55	n/a	n/a	40.66	50.92	58.53	63.88	67.46	77.33	82.58
56	n/a	n/a	43.34	54.50	62.54	67.91	71.92	82.58	87.83
57	n/a	n/a	46.01	58.08	66.57	72.37	76.84	87.83	93.57
58	n/a	n/a	49.15	62.10	71.48	77.74	82.66	94.05	100.24
59	n/a	n/a	52.72	66.57	76.40	83.54	88.46	101.20	107.41
60	n/a	n/a	56.74	71.48	82.20	89.79	95.16	108.36	115.05
61	n/a	n/a	60.76	76.84	88.46	96.50	101.86	116.48	123.63
62	n/a	n/a	64.79	82.20	94.71	103.20	109.46	125.06	132.23
63	n/a	n/a	70.59	89.36	102.75	112.13	118.84	135.57	143.68
64	n/a	n/a	76.40	96.95	111.69	121.96	129.11	147.03	155.62
65	n/a	n/a	82.66	104.99	121.07	132.24	139.83	159.92	168.98
66	n/a	n/a	89.36	113.92	131.34	143.41	151.90	173.28	182.82
67	n/a	n/a	96.95	123.75	142.52	155.92	164.86	188.07	198.59
68	n/a	n/a	106.33	135.81	156.81	171.55	181.38	207.17	218.16
69	n/a	n/a	116.61	149.21	172.45	188.53	199.70	227.70	239.63
70	n/a	n/a	128.22	163.96	189.87	207.29	219.81	250.61	263.03
71	n/a	n/a	140.74	180.49	208.63	228.29	241.70	275.44	289.28
72	n/a	n/a	154.13	197.91	229.19	251.07	265.82	303.13	317.44
73	n/a	n/a	168.87	217.12	251.07	274.75	290.83	330.80	345.60
74	n/a	n/a	184.50	237.67	275.20	300.66	318.08	361.36	376.63
75	n/a	n/a	201.94	260.02	301.11	329.27	348.02	394.77	410.05
76	n/a	n/a	221.15	285.03	329.70	360.53	380.64	431.05	446.33
77	n/a	n/a	241.70	311.83	361.43	394.48	416.37	470.68	485.95
78	n/a	n/a	265.82	343.11	397.16	433.35	456.59	514.59	529.86
79	n/a	n/a	291.73	377.52	436.93	475.80	500.81	562.33	577.13
80	n/a	n/a	320.77	415.03	480.27	522.26	549.06	614.83	628.69
81	n/a	n/a	352.49	456.59	528.06	573.63	601.78	672.11	685.01
82	n/a	n/a	386.90	502.60	580.78	629.93	659.86	734.66	746.11
83	n/a	n/a	409.23	531.64	612.94	662.54	692.02	767.11	777.62
84	n/a	n/a	432.91	562.47	646.90	696.94	725.52	801.00	810.08
85	n/a	n/a	457.48	594.63	683.09	733.58	760.83	836.81	843.96
86	n/a	n/a	483.84	629.03	721.06	771.55	797.91	874.04	879.29
87	n/a	n/a	511.54	665.67	760.83	811.76	837.22	912.70	916.05
88	n/a	n/a	540.57	704.09	803.27	853.75	877.88	953.28	954.71
89	n/a	n/a	571.40	744.75	847.95	898.42	920.76	995.77	994.80

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N370

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N370 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N370)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-2,000	2,001-Unlimited
18-52	0.226	0.170	0.148	0.131	0.118
53	0.214	0.162	0.142	0.126	0.114
54	0.203	0.155	0.136	0.122	0.110
55	0.193	0.148	0.131	0.117	0.107
56	0.182	0.141	0.125	0.113	0.103
57	0.173	0.135	0.120	0.109	0.100
58	0.167	0.131	0.117	0.107	0.098
59	0.161	0.127	0.115	0.104	0.097
60	0.155	0.123	0.112	0.102	0.095
61	0.149	0.120	0.109	0.100	0.094
62	0.144	0.116	0.107	0.098	0.092
63	0.140	0.114	0.105	0.097	0.091
64	0.136	0.112	0.103	0.095	0.090
65	0.132	0.110	0.102	0.094	0.088
66	0.128	0.108	0.100	0.092	0.087
67	0.124	0.106	0.098	0.091	0.086
68	0.121	0.104	0.096	0.090	0.085
69	0.118	0.102	0.095	0.089	0.084
70	0.115	0.100	0.093	0.087	0.084
71	0.112	0.098	0.092	0.086	0.083
72	0.109	0.096	0.090	0.085	0.082
73	0.104	0.092	0.087	0.082	0.079
74	0.099	0.088	0.083	0.079	0.076
75	0.095	0.085	0.080	0.076	0.073
76	0.090	0.081	0.077	0.074	0.071
77	0.086	0.078	0.074	0.071	0.068
78	0.083	0.076	0.072	0.070	0.067
79	0.081	0.074	0.071	0.068	0.066
80	0.079	0.072	0.069	0.067	0.065
81	0.076	0.071	0.068	0.065	0.064
82	0.074	0.069	0.066	0.064	0.063
83	0.071	0.067	0.064	0.063	0.062
84	0.069	0.064	0.062	0.061	0.060
85	0.067	0.062	0.060	0.060	0.059
86	0.064	0.060	0.059	0.058	0.057
87	0.062	0.058	0.057	0.057	0.056
88	0.060	0.056	0.055	0.056	0.055
89	0.058	0.054	0.054	0.054	0.053

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N370)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.335	0.320	0.250	0.185	0.190
35-39	0.370	0.350	0.265	0.195	0.175
40-44	0.410	0.375	0.280	0.200	0.175
45-49	0.450	0.400	0.290	0.210	0.170
50-54	0.450	0.400	0.300	0.210	0.165
55-59	0.450	0.400	0.300	0.215	0.160
60-64	0.450	0.400	0.300	0.215	0.155
65-69	0.450	0.390	0.290	0.210	0.150
70-74	0.450	0.380	0.280	0.200	0.140
75-79	0.450	0.380	0.255	0.170	0.110
80-84	0.450	0.380	0.225	0.140	0.110
85-89	0.450	0.380	0.225	0.140	0.110

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.430	0.420	0.330	0.250	0.200
35-39	0.430	0.410	0.330	0.250	0.200
40-44	0.430	0.410	0.330	0.250	0.200
45-49	0.430	0.400	0.330	0.250	0.190
50-54	0.430	0.400	0.320	0.245	0.185
55-59	0.430	0.400	0.320	0.240	0.180
60-64	0.430	0.400	0.320	0.235	0.175
65-69	0.430	0.400	0.310	0.230	0.170
70-74	0.430	0.390	0.300	0.220	0.160
75-79	0.430	0.380	0.280	0.190	0.135
80-84	0.430	0.370	0.260	0.160	0.135
85-89	0.430	0.360	0.260	0.160	0.135

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N370)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.058	0.053	0.042	0.030	0.022
35-39	0.062	0.057	0.045	0.033	0.024
40-44	0.068	0.062	0.049	0.036	0.026
45-49	0.076	0.069	0.054	0.039	0.029
50	0.080	0.073	0.057	0.041	0.030
51	0.082	0.074	0.058	0.042	0.031
52	0.083	0.075	0.059	0.043	0.031
53	0.085	0.076	0.060	0.044	0.032
54	0.086	0.078	0.061	0.044	0.032
55	0.088	0.079	0.062	0.045	0.033
56	0.090	0.081	0.063	0.045	0.033
57	0.092	0.082	0.064	0.046	0.034
58	0.094	0.083	0.065	0.047	0.034
59	0.095	0.085	0.066	0.048	0.035
60	0.097	0.086	0.067	0.048	0.035
61	0.099	0.088	0.068	0.049	0.036
62	0.101	0.089	0.069	0.050	0.036
63	0.102	0.090	0.070	0.050	0.036
64	0.103	0.091	0.070	0.050	0.036
65	0.105	0.092	0.071	0.051	0.037
66	0.106	0.093	0.071	0.051	0.037
67	0.107	0.094	0.072	0.051	0.037
68	0.108	0.095	0.072	0.051	0.037
69	0.109	0.096	0.073	0.051	0.037
70	0.110	0.096	0.073	0.052	0.036
71	0.111	0.097	0.074	0.052	0.036
72	0.112	0.098	0.074	0.052	0.036
73	0.113	0.099	0.074	0.051	0.035
74	0.114	0.099	0.074	0.051	0.034
75	0.116	0.100	0.074	0.050	0.034
76	0.117	0.100	0.074	0.050	0.033
77	0.118	0.101	0.074	0.049	0.032
78	0.119	0.101	0.073	0.047	0.030
79	0.119	0.101	0.072	0.046	0.029
80	0.120	0.102	0.072	0.044	0.027
81	0.120	0.102	0.071	0.042	0.025
82	0.121	0.102	0.070	0.041	0.024
83	0.121	0.101	0.068	0.038	0.021
84	0.120	0.100	0.065	0.035	0.019
85	0.120	0.099	0.063	0.033	0.017
86	0.119	0.098	0.061	0.030	0.015
87	0.119	0.097	0.059	0.028	0.013
88	0.119	0.096	0.057	0.026	0.011
89	0.118	0.095	0.055	0.024	0.010

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N370)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Issue Age	Inflation Options: No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.063	0.087	0.124	0.112	0.100
35-39	0.076	0.097	0.129	0.119	0.109
40-44	0.089	0.108	0.135	0.127	0.117
45-49	0.102	0.119	0.142	0.134	0.126
50	0.108	0.124	0.145	0.137	0.130
51	0.111	0.126	0.146	0.139	0.132
52	0.113	0.128	0.147	0.140	0.133
53	0.114	0.128	0.146	0.140	0.133
54	0.115	0.128	0.146	0.139	0.133
55	0.115	0.129	0.145	0.139	0.133
56	0.116	0.129	0.145	0.139	0.133
57	0.117	0.129	0.144	0.138	0.133
58	0.116	0.127	0.142	0.136	0.131
59	0.114	0.126	0.139	0.134	0.129
60	0.113	0.124	0.137	0.132	0.127
61	0.112	0.122	0.134	0.130	0.125
62	0.111	0.121	0.132	0.127	0.123
63	0.108	0.118	0.128	0.124	0.120
64	0.106	0.115	0.124	0.120	0.116
65	0.103	0.112	0.120	0.117	0.113
66	0.101	0.109	0.117	0.113	0.110
67	0.098	0.106	0.113	0.110	0.107
68	0.094	0.101	0.108	0.105	0.102
69	0.090	0.096	0.102	0.099	0.097
70	0.086	0.091	0.097	0.094	0.092
71	0.082	0.087	0.092	0.090	0.087
72	0.078	0.083	0.087	0.085	0.083
73	0.072	0.076	0.080	0.078	0.076
74	0.066	0.070	0.073	0.071	0.070
75	0.061	0.064	0.067	0.065	0.064
76	0.056	0.059	0.061	0.060	0.059
77	0.052	0.054	0.056	0.055	0.054
78	0.045	0.047	0.048	0.047	0.047
79	0.039	0.040	0.042	0.041	0.040
80	0.034	0.035	0.036	0.035	0.035
81	0.029	0.030	0.031	0.031	0.030
82	0.025	0.026	0.027	0.027	0.026
83	0.020	0.021	0.021	0.021	0.021
84	0.016	0.016	0.017	0.017	0.016
85	0.013	0.013	0.013	0.013	0.013
86	0.010	0.010	0.010	0.010	0.010
87	0.008	0.008	0.008	0.008	0.008
88	0.008	0.008	0.008	0.008	0.008
89	0.008	0.008	0.008	0.008	0.008

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R
(When attached to Base Policy GR-N370)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

Issue Age	Factor	Issue Age	Factor
18-34	0.671	68	0.506
35-39	0.708	69	0.498
40-44	0.746	70	0.490
45-49	0.756	71	0.482
50	0.705	72	0.474
51	0.688	73	0.457
52	0.672	74	0.441
53	0.658	75	0.425
54	0.645	76	0.409
55	0.631	77	0.393
56	0.618	78	0.381
57	0.605	79	0.368
58	0.598	80	0.356
59	0.590	81	0.344
60	0.583	82	0.332
61	0.575	83	0.321
62	0.568	84	0.311
63	0.557	85	0.301
64	0.546	86	0.290
65	0.535	87	0.280
66	0.525	88	0.270
67	0.514	89	0.260

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N370)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	2.160	2.940	3.710	3.450	3.170
35-39	2.130	2.780	3.330	3.140	2.930
40-44	2.050	2.580	2.960	2.820	2.670
45-49	1.920	2.390	2.780	2.560	2.400
50	1.896	2.305	2.640	2.444	2.272
51	1.888	2.277	2.594	2.407	2.230
52	1.880	2.250	2.550	2.370	2.190
53	1.818	2.173	2.453	2.282	2.110
54	1.758	2.098	2.359	2.197	2.034
55	1.700	2.027	2.270	2.115	1.960
56	1.644	1.957	2.183	2.036	1.889
57	1.590	1.890	2.100	1.960	1.820
58	1.530	1.817	2.015	1.882	1.746
59	1.471	1.746	1.934	1.807	1.676
60	1.416	1.678	1.856	1.735	1.608
61	1.362	1.613	1.782	1.666	1.542
62	1.310	1.550	1.710	1.600	1.480
63	1.248	1.455	1.606	1.498	1.395
64	1.190	1.366	1.509	1.402	1.314
65	1.134	1.282	1.417	1.312	1.239
66	1.081	1.204	1.331	1.229	1.167
67	1.030	1.130	1.250	1.150	1.100
68	0.948	1.057	1.154	1.075	1.035
69	0.872	0.989	1.066	1.004	0.973
70	0.803	0.925	0.985	0.939	0.915
71	0.739	0.866	0.910	0.877	0.861
72	0.680	0.810	0.840	0.820	0.810
73	0.623	0.726	0.751	0.734	0.726
74	0.571	0.652	0.672	0.656	0.652
75	0.524	0.584	0.600	0.587	0.584
76	0.480	0.524	0.537	0.525	0.524
77	0.440	0.470	0.480	0.470	0.470
78	0.396	0.424	0.434	0.424	0.424
79	0.357	0.382	0.392	0.382	0.382
80	0.321	0.344	0.355	0.344	0.344
81	0.289	0.311	0.321	0.311	0.311
82	0.260	0.280	0.290	0.280	0.280
83	0.223	0.244	0.251	0.244	0.240
84	0.191	0.212	0.217	0.212	0.206
85	0.163	0.185	0.187	0.185	0.177
86	0.140	0.161	0.162	0.161	0.152
87	0.120	0.140	0.140	0.140	0.130
88	0.103	0.122	0.121	0.122	0.112
89	0.088	0.106	0.105	0.106	0.096

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N370)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.850	1.280	1.700	1.560	1.400
35-39	0.840	1.190	1.490	1.380	1.270
40-44	0.790	1.070	1.280	1.210	1.130
45-49	0.720	0.970	1.190	1.070	0.980
50	0.714	0.940	1.123	1.015	0.919
51	0.712	0.930	1.101	0.997	0.899
52	0.710	0.920	1.080	0.980	0.880
53	0.684	0.886	1.037	0.941	0.845
54	0.659	0.852	0.995	0.904	0.812
55	0.635	0.820	0.955	0.868	0.780
56	0.612	0.790	0.917	0.833	0.749
57	0.590	0.760	0.880	0.800	0.720
58	0.551	0.715	0.831	0.753	0.675
59	0.515	0.673	0.784	0.708	0.632
60	0.481	0.633	0.740	0.666	0.592
61	0.450	0.595	0.699	0.627	0.555
62	0.420	0.560	0.660	0.590	0.520
63	0.395	0.515	0.609	0.543	0.480
64	0.372	0.474	0.561	0.500	0.444
65	0.350	0.437	0.517	0.460	0.410
66	0.329	0.402	0.477	0.424	0.379
67	0.310	0.370	0.440	0.390	0.350
68	0.272	0.342	0.396	0.357	0.325
69	0.238	0.316	0.357	0.326	0.301
70	0.208	0.292	0.321	0.299	0.279
71	0.183	0.270	0.289	0.273	0.259
72	0.160	0.250	0.260	0.250	0.240
73	0.146	0.216	0.226	0.216	0.209
74	0.133	0.186	0.197	0.186	0.182
75	0.121	0.161	0.172	0.161	0.158
76	0.110	0.139	0.149	0.139	0.138
77	0.100	0.120	0.130	0.120	0.120
78	0.090	0.108	0.118	0.111	0.108
79	0.082	0.097	0.107	0.102	0.097
80	0.074	0.087	0.097	0.094	0.087
81	0.066	0.078	0.088	0.087	0.078
82	0.060	0.070	0.080	0.080	0.070
83	0.055	0.065	0.076	0.073	0.065
84	0.051	0.061	0.071	0.066	0.061
85	0.047	0.057	0.067	0.060	0.057
86	0.043	0.053	0.064	0.055	0.053
87	0.040	0.050	0.060	0.050	0.050
88	0.037	0.047	0.057	0.046	0.047
89	0.034	0.044	0.053	0.041	0.044

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.60	$16.84	$19.34	$22.46	$24.96	$26.20	$28.08	$29.32	$33.70
35-39	16.84	18.72	21.22	24.96	28.08	29.32	31.82	33.08	38.06
40-44	18.72	21.22	24.34	29.32	33.08	34.94	37.44	39.32	45.56
45-49	22.46	25.58	29.96	36.20	41.18	43.68	47.42	49.92	57.40
50	24.96	28.70	33.70	41.18	46.80	49.92	53.66	56.78	64.90
51	25.58	29.96	35.56	43.06	48.68	51.80	56.16	59.28	68.02
52	26.84	31.20	36.82	44.92	51.16	54.28	58.66	61.78	70.52
53	28.08	33.08	39.32	48.04	54.28	58.04	62.40	65.52	75.50
54	29.96	35.56	41.80	51.16	58.04	61.78	67.40	70.52	80.50
55	31.82	37.44	44.92	54.92	62.40	66.14	71.76	75.50	86.12
56	33.70	39.94	48.04	58.66	66.76	71.14	76.76	80.50	92.36
57	36.20	42.44	51.16	62.40	71.14	76.12	82.36	86.12	98.60
58	38.68	46.18	54.92	67.40	76.76	82.36	88.60	92.98	106.08
59	41.18	49.30	59.28	73.00	83.00	88.60	95.48	100.46	114.20
60	44.30	53.04	64.28	78.62	89.86	95.48	103.58	108.58	123.56
61	48.04	57.40	69.26	84.86	96.72	103.58	111.70	117.32	132.92
62	51.16	61.16	74.26	91.72	104.20	111.70	120.44	126.68	142.90
63	55.54	66.76	81.12	100.46	114.20	122.30	131.66	137.90	156.00
64	60.52	73.00	88.60	109.82	124.80	133.54	144.14	151.00	170.35
65	65.52	79.24	96.72	119.80	136.66	146.02	157.24	165.36	185.95
66	71.14	86.12	105.46	131.04	149.14	159.74	172.22	180.96	203.42
67	77.38	94.22	114.82	142.90	163.48	174.72	188.44	197.80	222.14
68	85.48	103.58	127.30	158.50	180.96	194.06	209.04	219.64	245.86
69	93.60	114.20	140.40	175.34	200.92	215.28	231.50	243.36	272.06
70	103.58	126.04	155.38	194.68	222.76	238.99	257.08	270.19	301.39
71	113.56	139.16	172.22	215.28	247.10	265.20	285.16	299.52	333.84
72	125.42	153.50	190.32	238.99	273.94	294.52	316.36	332.59	370.03
73	137.28	168.48	209.04	262.08	300.76	323.86	347.56	365.04	404.35
74	149.76	184.70	229.00	288.28	330.72	355.68	381.26	399.98	442.41
75	164.11	202.18	251.47	316.36	363.16	390.62	418.70	439.29	483.60
76	179.71	221.52	275.80	347.56	399.36	429.31	459.88	481.72	528.52
77	197.18	242.74	302.64	381.88	438.67	471.74	504.81	528.52	577.82
78	214.03	264.58	330.10	417.45	478.60	514.80	549.74	574.08	625.87
79	232.75	288.28	360.04	455.52	522.28	560.97	599.04	623.99	678.28
80	252.72	313.87	393.12	497.32	570.33	612.14	652.07	678.28	735.07
81	274.56	341.32	428.68	543.50	622.12	667.67	710.11	736.94	796.84
82	298.90	371.90	468.00	593.42	679.53	728.20	773.75	800.59	862.99
83	321.36	401.23	505.44	641.47	733.19	783.74	830.53	856.75	922.27
84	346.32	432.43	546.00	693.26	791.85	843.64	892.31	916.65	985.91
85	372.52	466.75	589.68	750.04	854.25	907.91	957.83	980.92	1,053.93
86	401.23	502.94	637.10	810.57	922.27	977.80	1,028.35	1,050.19	1,126.31
87	431.80	542.88	688.27	876.71	995.89	1,052.05	1,104.47	1,123.19	1,203.69
88	464.88	585.31	743.18	947.85	1,074.51	1,132.55	1,186.21	1,202.43	1,286.05
89	500.44	631.48	803.08	1,025.23	1,160.01	1,219.29	1,273.57	1,286.67	1,374.66

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.66	$15.83	$18.19	$21.34	$23.72	$24.89	$26.67	$28.15	$32.35
35-39	15.83	17.60	19.94	23.72	26.67	27.86	30.23	31.76	36.53
40-44	17.60	19.94	22.88	27.86	31.42	33.20	35.56	37.75	43.73
45-49	21.11	24.04	28.16	34.39	39.12	41.50	45.05	47.92	55.11
50	23.47	26.98	31.68	39.12	44.47	47.42	50.98	54.51	62.30
51	24.04	28.16	33.43	40.91	46.24	49.21	53.36	56.91	65.30
52	25.22	29.32	34.61	42.68	48.61	51.57	55.72	59.30	67.69
53	26.40	31.09	36.96	45.64	51.57	55.13	59.28	62.90	72.48
54	28.16	33.43	39.29	48.61	55.13	58.69	64.02	67.69	77.28
55	29.91	35.19	42.23	52.17	59.28	62.84	68.17	72.48	82.67
56	31.68	37.54	45.16	55.72	63.42	67.58	72.92	77.28	88.66
57	34.03	39.89	48.10	59.28	67.58	72.32	78.25	82.67	94.65
58	36.36	43.41	51.62	64.02	72.92	78.25	84.17	89.26	101.84
59	38.72	46.34	55.72	69.35	78.85	84.17	90.70	96.45	109.62
60	41.64	49.85	60.41	74.69	85.36	90.70	98.40	104.24	118.61
61	45.16	53.96	65.10	80.62	91.89	98.40	106.11	112.62	127.60
62	48.10	57.49	69.81	87.14	98.99	106.11	114.41	121.61	137.18
63	52.21	62.76	76.25	95.44	108.49	116.18	125.08	132.38	149.76
64	56.89	68.62	83.29	104.33	118.56	126.86	136.93	144.96	163.54
65	61.59	74.49	90.92	113.81	129.83	138.72	149.38	158.75	178.51
66	66.87	80.94	99.13	124.48	141.68	151.76	163.61	173.71	195.28
67	72.73	88.57	107.93	135.75	155.31	165.98	179.02	189.89	213.25
68	80.36	97.36	119.66	150.58	171.91	184.36	198.59	210.86	236.03
69	87.98	107.34	131.98	166.57	190.87	204.51	219.93	233.63	261.17
70	97.36	118.48	146.05	184.95	211.62	227.05	244.23	259.38	289.34
71	106.74	130.81	161.89	204.51	234.74	251.94	270.90	287.54	320.48
72	117.89	144.29	178.90	227.05	260.23	279.79	300.54	319.28	355.23
73	129.04	158.37	196.49	248.98	285.73	307.67	330.18	350.44	388.17
74	140.77	173.62	215.26	273.87	314.18	337.90	362.20	383.97	424.72
75	154.26	190.05	236.39	300.54	345.01	371.09	397.76	421.72	464.25
76	168.94	208.23	259.25	330.18	379.39	407.84	436.88	462.45	507.38
77	185.35	228.17	284.47	362.79	416.73	448.15	479.57	507.38	554.70
78	201.19	248.70	310.28	396.59	454.67	489.06	522.25	551.11	600.83
79	218.79	270.98	338.44	432.74	496.16	532.93	569.08	599.04	651.15
80	237.55	295.04	369.53	472.46	541.82	581.53	619.47	651.15	705.67
81	258.09	320.84	402.96	516.32	591.02	634.29	674.60	707.46	764.96
82	280.96	349.59	439.92	563.74	645.55	691.78	735.07	768.56	828.47
83	302.08	377.16	475.11	609.40	696.54	744.55	789.00	822.48	885.37
84	325.54	406.49	513.24	658.60	752.26	801.45	847.69	879.99	946.48
85	350.17	438.75	554.30	712.53	811.54	862.52	909.94	941.68	1,011.78
86	377.16	472.76	598.87	770.04	876.16	928.90	976.93	1,008.18	1,081.26
87	405.89	510.30	646.97	832.88	946.09	999.45	1,049.25	1,078.27	1,155.54
88	436.98	550.20	698.59	900.46	1,020.79	1,075.92	1,126.90	1,154.34	1,234.60
89	470.42	593.59	754.89	973.97	1,102.01	1,158.33	1,209.90	1,235.20	1,319.68

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.57	$14.65	$16.83	$20.00	$22.21	$23.32	$24.99	$26.68	$30.67
35-39	14.65	16.29	18.46	22.21	24.99	26.09	28.32	30.10	34.64
40-44	16.29	18.46	21.17	26.09	29.43	31.10	33.32	35.78	41.45
45-49	19.54	22.25	26.06	32.21	36.65	38.88	42.21	45.43	52.23
50	21.72	24.97	29.31	36.65	41.65	44.43	47.76	51.68	59.06
51	22.25	26.06	30.94	38.32	43.32	46.10	49.99	53.95	61.90
52	23.35	27.14	32.03	39.98	45.53	48.32	52.21	56.21	64.17
53	24.43	28.78	34.20	42.76	48.32	51.65	55.54	59.62	68.70
54	26.06	30.94	36.37	45.53	51.65	54.98	59.98	64.17	73.25
55	27.69	32.57	39.09	48.87	55.54	58.86	63.86	68.70	78.37
56	29.31	34.75	41.79	52.21	59.42	63.32	68.31	73.25	84.04
57	31.49	36.92	44.51	55.54	63.32	67.74	73.31	78.37	89.73
58	33.65	40.18	47.78	59.98	68.31	73.31	78.86	84.61	96.53
59	35.83	42.89	51.58	64.97	73.86	78.86	84.97	91.42	103.92
60	38.54	46.15	55.92	69.97	79.97	84.97	92.19	98.80	112.44
61	41.79	49.94	60.26	75.52	86.08	92.19	99.41	106.76	120.95
62	44.51	53.20	64.60	81.63	92.74	99.41	107.19	115.28	130.04
63	48.32	58.08	70.57	89.41	101.64	108.85	117.17	125.49	141.96
64	52.66	63.51	77.08	97.74	111.08	118.84	128.29	137.41	155.03
65	57.00	68.94	84.14	106.62	121.62	129.96	139.94	150.48	169.22
66	61.89	74.92	91.74	116.63	132.73	142.17	153.27	164.67	185.11
67	67.32	81.97	99.89	127.18	145.50	155.50	167.71	180.00	202.14
68	74.37	90.12	110.75	141.06	161.05	172.71	186.04	199.87	223.73
69	81.44	99.35	122.15	156.05	178.82	191.59	206.04	221.45	247.57
70	90.12	109.66	135.17	173.27	198.26	212.70	228.81	245.88	274.26
71	98.80	121.07	149.84	191.59	219.91	236.03	253.80	272.56	303.79
72	109.11	133.55	165.58	212.70	243.81	262.12	281.56	302.66	336.73
73	119.43	146.57	181.86	233.25	267.67	288.23	309.32	332.18	367.96
74	130.29	160.69	199.23	256.57	294.34	316.56	339.32	363.98	402.60
75	142.78	175.90	218.78	281.56	323.21	347.65	372.64	399.76	440.07
76	156.35	192.72	239.94	309.32	355.43	382.09	409.29	438.37	480.96
77	171.54	211.18	263.30	339.87	390.42	419.84	449.29	480.96	525.81
78	186.21	230.18	287.18	371.54	425.95	458.17	489.27	522.41	569.55
79	202.49	250.81	313.23	405.41	464.83	499.26	533.14	567.84	617.23
80	219.86	273.07	342.01	442.61	507.60	544.81	580.35	617.23	668.92
81	238.86	296.95	372.96	483.72	553.69	594.24	632.00	670.61	725.12
82	260.04	323.55	407.16	528.14	604.78	648.09	688.64	728.54	785.32
83	279.58	349.08	439.73	570.91	652.54	697.52	739.17	779.64	839.26
84	301.30	376.22	475.02	617.00	704.74	750.83	794.15	834.16	897.18
85	324.10	406.08	513.02	667.53	760.28	808.04	852.47	892.63	959.08
86	349.08	437.56	554.28	721.41	820.81	870.23	915.23	955.67	1,024.94
87	375.66	472.31	598.80	780.28	886.35	936.33	982.98	1,022.11	1,095.35
88	404.44	509.22	646.57	843.58	956.32	1,007.97	1,055.73	1,094.22	1,170.31
89	435.38	549.39	698.68	912.45	1,032.41	1,085.16	1,133.48	1,170.87	1,250.95

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.95	$13.99	$16.06	$19.09	$21.22	$22.28	$23.87	$25.80	$29.65
35-39	13.99	15.53	17.61	21.22	23.87	24.93	27.04	29.11	33.49
40-44	15.53	17.61	20.20	24.93	28.11	29.71	31.82	34.60	40.09
45-49	18.64	21.23	24.86	30.76	35.01	37.12	40.31	43.93	50.52
50	20.72	23.83	27.97	35.01	39.79	42.44	45.61	49.96	57.11
51	21.23	24.86	29.52	36.60	41.38	44.03	47.74	52.17	59.86
52	22.28	25.90	30.56	38.18	43.49	46.15	49.85	54.36	62.05
53	23.30	27.46	32.63	40.83	46.15	49.33	53.04	57.65	66.44
54	24.86	29.52	34.70	43.49	49.33	52.52	57.28	62.05	70.84
55	26.41	31.08	37.29	46.68	53.04	56.22	60.99	66.44	75.78
56	27.97	33.15	39.87	49.85	56.75	60.47	65.25	70.84	81.27
57	30.04	35.23	42.47	53.04	60.47	64.70	70.01	75.78	86.76
58	32.11	38.32	45.58	57.28	65.25	70.01	75.32	81.82	93.35
59	34.18	40.92	49.20	62.05	70.55	75.32	81.15	88.41	100.49
60	36.77	44.02	53.35	66.83	76.37	81.15	88.05	95.55	108.73
61	39.87	47.64	57.49	72.13	82.21	88.05	94.94	103.24	116.97
62	42.47	50.76	61.64	77.97	88.57	94.94	102.37	111.48	125.75
63	46.10	55.42	67.33	85.40	97.07	103.95	111.92	121.35	137.28
64	50.24	60.59	73.54	93.35	106.08	113.51	122.52	132.88	149.91
65	54.38	65.77	80.28	101.84	116.16	124.11	133.66	145.52	163.64
66	59.04	71.48	87.53	111.38	126.76	135.78	146.39	159.24	179.01
67	64.22	78.21	95.30	121.46	138.96	148.52	160.18	174.06	195.48
68	70.95	85.97	105.65	134.73	153.82	164.95	177.69	193.29	216.36
69	77.68	94.78	116.53	149.04	170.78	182.99	196.78	214.15	239.41
70	85.97	104.62	128.97	165.48	189.35	203.15	218.52	237.77	265.23
71	94.25	115.49	142.94	182.99	210.03	225.42	242.39	263.57	293.78
72	104.10	127.41	157.96	203.15	232.84	250.34	268.91	292.68	325.63
73	113.94	139.84	173.50	222.76	255.65	275.28	295.43	321.24	355.83
74	124.30	153.30	190.07	245.04	281.11	302.32	324.07	351.98	389.32
75	136.22	167.80	208.72	268.91	308.69	332.03	355.90	386.58	425.56
76	149.16	183.86	228.91	295.43	339.46	364.92	390.90	423.91	465.09
77	163.66	201.47	251.19	324.60	372.87	400.98	429.09	465.09	508.48
78	177.65	219.60	273.98	354.84	406.81	437.58	467.28	505.18	550.76
79	193.19	239.28	298.83	387.19	443.94	476.83	509.18	549.12	596.89
80	209.76	260.52	326.29	422.72	484.79	520.32	554.26	596.89	646.86
81	227.88	283.30	355.81	461.97	528.80	567.52	603.59	648.51	701.22
82	248.08	308.68	388.44	504.40	577.60	618.97	657.69	704.51	759.43
83	266.73	333.02	419.52	545.25	623.22	666.18	705.95	753.94	811.60
84	287.44	358.92	453.18	589.27	673.07	717.09	758.47	806.66	867.60
85	309.19	387.40	489.43	637.53	726.11	771.72	814.16	863.21	927.46
86	333.02	417.43	528.79	688.99	783.93	831.12	874.09	924.17	991.15
87	358.39	450.59	571.26	745.20	846.51	894.24	938.80	988.41	1,059.24
88	385.85	485.81	616.84	805.67	913.33	962.66	1,008.28	1,058.14	1,131.72
89	415.36	524.12	666.55	871.44	986.01	1,036.40	1,082.53	1,132.27	1,209.71

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.01	$12.97	$14.89	$17.97	$19.96	$20.97	$22.46	$24.34	$27.97
35-39	12.97	14.41	16.34	19.96	22.46	23.45	25.46	27.46	31.59
40-44	14.41	16.34	18.74	23.45	26.47	27.95	29.96	32.63	37.81
45-49	17.29	19.70	23.06	28.95	32.95	34.94	37.94	41.43	47.64
50	19.22	22.10	25.95	32.95	37.44	39.94	42.93	47.13	53.87
51	19.70	23.06	27.38	34.45	38.95	41.43	44.92	49.20	56.45
52	20.66	24.02	28.35	35.93	40.93	43.43	46.93	51.27	58.53
53	21.62	25.47	30.27	38.43	43.43	46.43	49.92	54.38	62.66
54	23.06	27.38	32.19	40.93	46.43	49.42	53.91	58.53	66.82
55	24.50	28.83	34.59	43.93	49.92	52.91	57.40	62.66	71.48
56	25.95	30.75	36.99	46.93	53.41	56.91	61.41	66.82	76.66
57	27.87	32.67	39.39	49.92	56.91	60.89	65.89	71.48	81.84
58	29.78	35.55	42.28	53.91	61.41	65.89	70.89	77.17	88.05
59	31.71	37.96	45.64	58.41	66.39	70.89	76.38	83.38	94.78
60	34.11	40.84	49.49	62.90	71.89	76.38	82.86	90.12	102.56
61	36.99	44.20	53.33	67.89	77.38	82.86	89.36	97.37	110.32
62	39.39	47.09	57.17	73.37	83.37	89.36	96.35	105.14	118.60
63	42.76	51.40	62.46	80.37	91.35	97.84	105.33	114.46	129.48
64	46.60	56.21	68.22	87.86	99.84	106.83	115.31	125.33	141.39
65	50.45	61.01	74.48	95.85	109.33	116.81	125.79	137.25	154.34
66	54.77	66.30	81.21	104.84	119.31	127.79	137.78	150.20	168.84
67	59.58	72.54	88.41	114.32	130.79	139.78	150.75	164.18	184.37
68	65.82	79.76	98.02	126.80	144.76	155.25	167.23	182.30	204.06
69	72.08	87.93	108.11	140.27	160.73	172.22	185.20	201.99	225.81
70	79.76	97.06	119.64	155.75	178.21	191.19	205.67	224.26	250.15
71	87.45	107.15	132.61	172.22	197.68	212.16	228.13	248.59	277.09
72	96.58	118.20	146.54	191.19	219.15	235.61	253.09	276.05	307.13
73	105.71	129.73	160.96	209.66	240.61	259.09	278.05	302.98	335.62
74	115.32	142.22	176.33	230.63	264.58	284.54	305.00	331.98	367.21
75	126.37	155.67	193.63	253.09	290.53	312.50	334.96	364.61	401.39
76	138.38	170.57	212.37	278.05	319.48	343.45	367.91	399.83	438.67
77	151.83	186.90	233.03	305.51	350.94	377.39	403.85	438.67	479.59
78	164.80	203.73	254.17	333.97	382.88	411.84	439.79	476.48	519.48
79	179.22	221.98	277.23	364.42	417.83	448.77	479.23	517.92	562.97
80	194.59	241.68	302.70	397.85	456.27	489.71	521.66	562.97	610.11
81	211.41	262.82	330.08	434.80	497.69	534.14	568.09	611.66	661.38
82	230.15	286.36	360.36	474.74	543.63	582.56	619.00	664.49	716.28
83	247.45	308.95	389.19	513.18	586.56	626.98	664.42	711.10	765.48
84	266.66	332.98	420.42	554.60	633.49	674.91	713.85	760.82	818.31
85	286.84	359.40	454.05	600.03	683.41	726.33	766.27	814.16	874.76
86	308.95	387.26	490.57	648.45	737.82	782.24	822.68	871.65	934.84
87	332.48	418.01	529.97	701.37	796.72	841.64	883.57	932.25	999.06
88	357.96	450.69	572.24	758.28	859.61	906.04	948.97	998.02	1,067.42
89	385.34	486.24	618.37	820.18	928.01	975.43	1,018.86	1,067.94	1,140.97

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$13.54	$15.72	$17.48	$18.34	$19.66	$21.99	$25.28
35-39	n/a	n/a	14.86	17.48	19.66	20.53	22.28	24.81	28.55
40-44	n/a	n/a	17.04	20.53	23.15	24.46	26.20	29.49	34.17
45-49	n/a	n/a	20.97	25.34	28.83	30.58	33.20	37.44	43.06
50	n/a	n/a	23.59	28.83	32.76	34.94	37.56	42.59	48.68
51	n/a	n/a	24.89	30.14	34.07	36.26	39.32	44.47	51.01
52	n/a	n/a	25.78	31.45	35.81	38.00	41.06	46.33	52.89
53	n/a	n/a	27.52	33.63	38.00	40.63	43.68	49.15	56.63
54	n/a	n/a	29.26	35.81	40.63	43.24	47.18	52.89	60.37
55	n/a	n/a	31.45	38.44	43.68	46.30	50.24	56.63	64.59
56	n/a	n/a	33.63	41.06	46.73	49.80	53.73	60.37	69.27
57	n/a	n/a	35.81	43.68	49.80	53.29	57.65	64.59	73.95
58	n/a	n/a	38.44	47.18	53.73	57.65	62.02	69.73	79.56
59	n/a	n/a	41.50	51.10	58.10	62.02	66.83	75.35	85.65
60	n/a	n/a	44.99	55.04	62.90	66.83	72.51	81.44	92.67
61	n/a	n/a	48.48	59.40	67.70	72.51	78.18	87.99	99.69
62	n/a	n/a	51.98	64.21	72.94	78.18	84.30	95.01	107.17
63	n/a	n/a	56.78	70.32	79.94	85.61	92.16	103.43	117.00
64	n/a	n/a	62.02	76.88	87.36	93.48	100.90	113.26	127.77
65	n/a	n/a	67.70	83.86	95.66	102.22	110.07	124.02	139.47
66	n/a	n/a	73.82	91.72	104.40	111.82	120.56	135.72	152.56
67	n/a	n/a	80.38	100.02	114.44	122.30	131.91	148.35	166.60
68	n/a	n/a	89.10	110.94	126.68	135.84	146.32	164.74	184.39
69	n/a	n/a	98.28	122.74	140.65	150.70	162.05	182.52	204.04
70	n/a	n/a	108.76	136.28	155.93	167.30	179.95	202.65	226.05
71	n/a	n/a	120.56	150.70	172.97	185.64	199.61	224.64	250.38
72	n/a	n/a	133.22	167.30	191.76	206.17	221.45	249.45	277.52
73	n/a	n/a	146.32	183.46	210.53	226.70	243.29	273.78	303.27
74	n/a	n/a	160.30	201.79	231.50	248.98	266.88	299.99	331.81
75	n/a	n/a	176.03	221.45	254.21	273.43	293.09	329.47	362.70
76	n/a	n/a	193.06	243.29	279.55	300.52	321.91	361.30	396.39
77	n/a	n/a	211.84	267.31	307.07	330.22	353.38	396.39	433.36
78	n/a	n/a	231.06	292.22	335.02	360.36	384.81	430.56	469.40
79	n/a	n/a	252.03	318.86	365.59	392.68	419.32	468.00	508.71
80	n/a	n/a	275.18	348.13	399.24	428.49	456.45	508.71	551.31
81	n/a	n/a	300.07	380.45	435.49	467.37	497.08	552.70	597.63
82	n/a	n/a	327.60	415.39	475.68	509.73	541.63	600.44	647.24
83	n/a	n/a	353.80	449.03	513.24	548.61	581.37	642.56	691.71
84	n/a	n/a	382.20	485.28	554.30	590.55	624.62	687.49	739.43
85	n/a	n/a	412.77	525.03	597.98	635.54	670.48	735.69	790.44
86	n/a	n/a	445.97	567.40	645.58	684.45	719.84	787.64	844.74
87	n/a	n/a	481.79	613.70	697.13	736.43	773.13	842.39	902.76
88	n/a	n/a	520.23	663.50	752.16	792.79	830.35	901.83	964.54
89	n/a	n/a	562.15	717.66	812.01	853.50	891.51	965.01	1,031.00

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.22	$24.34	$28.08	$34.32	$38.68	$41.80	$45.56	$48.68	$57.40
35-39	24.34	28.08	33.70	41.18	47.42	50.54	55.54	59.28	69.88
40-44	29.32	34.32	41.18	51.16	59.28	63.64	69.26	74.26	86.74
45-49	36.20	43.06	52.42	65.52	76.12	81.74	89.86	95.48	111.70
50	41.18	49.30	59.90	75.50	87.36	94.22	102.96	109.20	127.30
51	43.06	51.80	63.02	79.24	91.72	98.60	107.96	114.82	132.92
52	44.92	53.66	66.14	83.00	96.10	103.58	112.94	119.80	139.16
53	47.42	57.40	70.52	87.98	102.34	109.82	120.44	127.92	147.88
54	50.54	61.16	74.88	94.22	108.58	117.32	127.92	136.04	157.24
55	53.66	64.90	79.88	100.46	116.06	125.42	136.66	144.76	167.23
56	56.78	69.26	84.86	106.70	123.56	133.54	145.40	154.12	177.84
57	60.52	73.64	90.48	113.56	131.66	142.28	154.76	164.11	189.07
58	64.28	78.62	96.72	121.68	141.02	152.26	165.36	175.96	202.18
59	68.64	83.62	103.58	130.42	151.00	162.86	177.22	187.82	215.28
60	73.64	89.24	110.44	139.78	161.62	174.10	189.70	200.92	229.63
61	78.62	95.48	118.56	149.14	172.84	186.58	202.80	214.66	245.23
62	83.62	102.34	126.68	159.74	184.70	199.68	216.52	229.63	262.08
63	89.86	109.82	136.66	172.22	199.68	215.28	234.00	247.72	282.04
64	96.72	118.56	147.26	185.95	215.28	232.75	252.10	267.70	303.88
65	103.58	127.30	158.50	200.92	232.12	251.47	272.06	288.91	326.98
66	111.70	137.28	170.98	216.52	250.84	271.44	293.90	311.38	351.94
67	119.80	147.88	184.08	234.00	270.82	292.66	316.99	335.71	379.39
68	130.42	160.36	200.30	254.59	295.15	319.48	345.70	366.28	413.08
69	141.02	174.10	218.40	277.68	321.98	348.82	377.52	399.36	449.28
70	152.88	189.70	237.74	302.64	351.31	380.64	411.84	436.17	489.21
71	165.98	205.92	258.96	330.10	383.13	414.96	448.65	475.48	532.89
72	180.34	224.02	281.42	360.04	418.08	453.02	489.84	518.54	579.69
73	194.68	242.11	304.51	390.00	452.40	490.46	529.77	560.35	623.99
74	210.28	261.46	329.47	421.82	489.21	531.02	572.83	604.65	671.42
75	227.14	282.67	356.92	456.76	529.77	574.70	619.00	653.32	722.59
76	245.23	305.14	385.63	494.20	573.45	621.50	669.55	705.11	777.50
77	265.20	330.10	417.45	535.39	620.87	672.67	723.83	761.90	836.15
78	287.66	358.80	454.89	584.06	676.41	732.57	786.86	825.55	903.55
79	312.00	390.00	495.45	636.47	737.56	797.47	854.87	895.43	976.55
80	338.83	424.32	539.76	694.51	803.71	868.60	929.13	970.31	1,055.79
81	367.54	461.13	587.80	756.91	876.09	945.35	1,010.25	1,052.05	1,140.67
82	399.36	501.69	640.22	825.55	954.71	1,029.59	1,098.23	1,140.67	1,233.01
83	419.32	527.90	674.54	869.23	1,003.39	1,078.89	1,147.53	1,187.47	1,281.07
84	440.54	555.36	710.11	915.40	1,054.55	1,130.05	1,198.69	1,236.13	1,331.61
85	463.00	584.06	747.55	964.07	1,108.21	1,183.71	1,252.35	1,286.67	1,383.39
86	486.72	614.63	787.48	1,015.24	1,164.99	1,240.51	1,308.51	1,339.09	1,437.69
87	511.68	646.46	828.67	1,069.53	1,224.27	1,299.79	1,367.17	1,394.01	1,493.85
88	537.26	680.15	872.97	1,126.31	1,286.67	1,361.55	1,428.95	1,450.79	1,552.50
89	564.72	715.72	919.15	1,186.21	1,352.19	1,426.45	1,492.59	1,510.07	1,613.03

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.94	$22.88	$26.40	$32.61	$36.75	$39.71	$43.28	$46.73	$55.11
35-39	22.88	26.40	31.68	39.12	45.05	48.01	52.76	56.91	67.09
40-44	27.57	32.26	38.72	48.61	56.31	60.46	65.80	71.29	83.27
45-49	34.03	40.47	49.28	62.25	72.32	77.65	85.36	91.66	107.22
50	38.72	46.34	56.31	71.73	83.00	89.51	97.81	104.84	122.20
51	40.47	48.69	59.24	75.28	87.14	93.66	102.56	110.22	127.60
52	42.23	50.44	62.17	78.85	91.30	98.40	107.29	115.01	133.59
53	44.57	53.96	66.28	83.58	97.22	104.33	114.41	122.80	141.97
54	47.51	57.49	70.38	89.51	103.14	111.45	121.53	130.59	150.95
55	50.44	61.00	75.09	95.44	110.26	119.15	129.83	138.97	160.55
56	53.38	65.10	79.77	101.37	117.38	126.86	138.13	147.96	170.73
57	56.89	69.22	85.05	107.89	125.08	135.16	147.02	157.55	181.51
58	60.41	73.91	90.92	115.59	133.97	144.64	157.09	168.93	194.09
59	64.52	78.60	97.36	123.89	143.45	154.72	168.36	180.30	206.67
60	69.22	83.88	103.82	132.78	153.53	165.39	180.22	192.88	220.45
61	73.91	89.75	111.45	141.68	164.20	177.25	192.66	206.07	235.43
62	78.60	96.20	119.07	151.76	175.46	189.70	205.70	220.45	251.59
63	84.47	103.23	128.45	163.61	189.70	204.51	222.30	237.82	270.76
64	90.92	111.45	138.42	176.66	204.51	221.11	239.50	256.98	291.73
65	97.36	119.66	148.98	190.87	220.51	238.90	258.46	277.36	313.90
66	105.00	129.04	160.72	205.70	238.30	257.87	279.20	298.92	337.86
67	112.61	139.01	173.04	222.30	257.28	278.03	301.14	322.28	364.22
68	122.60	150.74	188.28	241.86	280.39	303.51	328.42	351.63	396.55
69	132.56	163.65	205.30	263.79	305.88	331.37	358.64	383.39	431.31
70	143.70	178.32	223.47	287.51	333.75	361.60	391.24	418.73	469.64
71	156.02	193.56	243.42	313.59	363.98	394.21	426.23	456.47	511.58
72	169.51	210.58	264.53	342.04	397.17	430.37	465.35	497.80	556.50
73	183.00	227.58	286.24	370.50	429.78	465.93	503.29	537.93	599.04
74	197.66	245.77	309.71	400.73	464.76	504.46	544.20	580.47	644.56
75	213.51	265.71	335.51	433.93	503.29	545.96	588.05	627.18	693.68
76	230.52	286.83	362.50	469.49	544.78	590.42	636.07	676.91	746.39
77	249.28	310.28	392.41	508.62	589.83	639.04	687.64	731.42	802.71
78	270.40	337.27	427.60	554.85	642.59	695.94	747.52	792.53	867.41
79	293.28	366.60	465.73	604.65	700.69	757.60	812.13	859.62	937.49
80	318.50	398.85	507.37	659.79	763.52	825.17	882.67	931.50	1,013.57
81	345.49	433.47	552.53	719.07	832.29	898.08	959.74	1,009.97	1,095.05
82	375.40	471.60	601.81	784.27	906.97	978.11	1,043.31	1,095.05	1,183.69
83	394.16	496.23	634.06	825.77	953.22	1,024.94	1,090.15	1,139.97	1,229.83
84	414.11	522.04	667.50	869.62	1,001.83	1,073.55	1,138.76	1,186.68	1,278.34
85	435.21	549.02	702.69	915.87	1,052.81	1,124.53	1,189.74	1,235.20	1,328.06
86	457.51	577.75	740.23	964.48	1,106.74	1,178.48	1,243.09	1,285.53	1,380.17
87	480.98	607.66	778.95	1,016.05	1,163.06	1,234.80	1,298.81	1,338.25	1,434.10
88	505.02	639.34	820.60	1,070.00	1,222.34	1,293.48	1,357.51	1,392.75	1,490.40
89	530.83	672.78	864.00	1,126.90	1,284.58	1,355.13	1,417.96	1,449.66	1,548.51

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.46	$21.17	$24.43	$30.55	$34.43	$37.20	$40.55	$44.29	$52.23
35-39	21.17	24.43	29.31	36.65	42.21	44.98	49.43	53.95	63.59
40-44	25.52	29.86	35.83	45.53	52.76	56.64	61.65	67.57	78.93
45-49	31.49	37.46	45.60	58.31	67.74	72.75	79.97	86.88	101.64
50	35.83	42.89	52.11	67.20	77.75	83.86	91.64	99.37	115.84
51	37.46	45.07	54.83	70.53	81.63	87.75	96.08	104.49	120.95
52	39.09	46.69	57.54	73.86	85.53	92.19	100.52	109.02	126.63
53	41.26	49.94	61.35	78.30	91.08	97.74	107.19	116.41	134.57
54	43.97	53.20	65.15	83.86	96.63	104.41	113.85	123.80	143.09
55	46.69	56.46	69.49	89.41	103.30	111.62	121.62	131.74	152.18
56	49.40	60.26	73.83	94.96	109.96	118.84	129.40	140.25	161.84
57	52.66	64.07	78.72	101.07	117.17	126.62	137.74	149.34	172.06
58	55.92	68.40	84.14	108.29	125.51	135.51	147.17	160.12	183.98
59	59.72	72.75	90.12	116.07	134.39	144.95	157.72	170.91	195.90
60	64.07	77.64	96.09	124.41	143.84	154.95	168.83	182.83	208.97
61	68.40	83.06	103.14	132.73	153.83	166.06	180.49	195.34	223.17
62	72.75	89.03	110.20	142.17	164.39	177.72	192.71	208.97	238.49
63	78.17	95.54	118.89	153.27	177.72	191.59	208.26	225.42	256.66
64	84.14	103.14	128.12	165.50	191.59	207.15	224.37	243.60	276.53
65	90.12	110.75	137.89	178.82	206.58	223.81	242.14	262.91	297.54
66	97.18	119.43	148.76	192.71	223.25	241.58	261.57	283.35	320.27
67	104.22	128.66	160.14	208.26	241.02	260.46	282.13	305.50	345.25
68	113.46	139.52	174.26	226.59	262.69	284.34	307.67	333.31	375.90
69	122.68	151.46	190.00	247.13	286.56	310.45	335.99	363.41	408.84
70	133.00	165.03	206.83	269.34	312.67	338.77	366.53	396.92	445.19
71	144.40	179.15	225.29	293.79	340.99	369.31	399.30	432.68	484.94
72	156.89	194.89	244.83	320.44	372.08	403.19	435.96	471.87	527.52
73	169.37	210.64	264.93	347.10	402.63	436.51	471.50	509.92	567.84
74	182.94	227.46	286.64	375.42	435.40	472.61	509.82	550.24	610.99
75	197.61	245.92	310.52	406.51	471.50	511.48	550.90	594.52	657.56
76	213.36	265.47	335.51	439.84	510.38	553.13	595.90	641.66	707.53
77	230.73	287.18	363.18	476.49	552.57	598.68	644.21	693.32	760.90
78	250.26	312.15	395.76	519.81	602.00	651.99	700.30	751.25	822.23
79	271.44	339.30	431.05	566.46	656.43	709.75	760.84	814.85	888.66
80	294.78	369.16	469.59	618.11	715.30	773.06	826.92	882.99	960.78
81	319.75	401.19	511.38	673.65	779.72	841.37	899.12	957.36	1,038.00
82	347.44	436.47	556.99	734.74	849.69	916.33	977.42	1,038.00	1,122.05
83	364.81	459.27	586.85	773.61	893.01	960.21	1,021.30	1,080.59	1,165.77
84	383.27	483.16	617.80	814.71	938.56	1,005.74	1,066.83	1,124.88	1,211.76
85	402.81	508.13	650.37	858.03	986.30	1,053.50	1,114.59	1,170.87	1,258.89
86	423.44	534.74	685.11	903.56	1,036.85	1,104.05	1,164.58	1,218.57	1,308.29
87	445.15	562.41	720.94	951.88	1,089.60	1,156.81	1,216.78	1,268.54	1,359.40
88	467.42	591.74	759.48	1,002.42	1,145.14	1,211.78	1,271.76	1,320.22	1,412.78
89	491.30	622.67	799.66	1,055.73	1,203.45	1,269.55	1,328.41	1,374.16	1,467.85

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.61	$20.20	$23.30	$29.17	$32.88	$35.53	$38.73	$42.84	$50.52
35-39	20.20	23.30	27.97	35.01	40.31	42.96	47.20	52.17	61.49
40-44	24.34	28.48	34.18	43.49	50.39	54.10	58.88	65.34	76.33
45-49	30.04	35.74	43.51	55.69	64.70	69.48	76.37	84.02	98.29
50	34.18	40.92	49.72	64.18	74.26	80.08	87.51	96.10	112.02
51	35.74	42.99	52.31	67.35	77.97	83.80	91.77	101.04	116.97
52	37.29	44.54	54.89	70.55	81.69	88.05	96.00	105.42	122.45
53	39.36	47.64	58.53	74.78	86.99	93.35	102.37	112.57	130.13
54	41.95	50.76	62.15	80.08	92.29	99.72	108.73	119.72	138.37
55	44.54	53.87	66.29	85.40	98.65	106.60	116.16	127.40	147.16
56	47.13	57.49	70.44	90.70	105.02	113.51	123.59	135.63	156.50
57	50.24	61.12	75.10	96.53	111.92	120.94	131.54	144.42	166.38
58	53.35	65.26	80.28	103.43	119.87	129.41	140.55	154.84	177.91
59	56.97	69.40	85.97	110.86	128.36	138.44	150.63	165.28	189.45
60	61.12	74.06	91.67	118.81	137.38	147.98	161.25	176.81	202.08
61	65.26	79.24	98.40	126.76	146.91	158.60	172.38	188.90	215.80
62	69.40	84.94	105.14	135.78	156.99	169.72	184.05	202.08	230.63
63	74.58	91.16	113.42	146.39	169.72	182.99	198.90	217.99	248.20
64	80.28	98.40	122.22	158.06	182.99	197.85	214.29	235.57	267.41
65	85.97	105.65	131.55	170.78	197.30	213.75	231.25	254.25	287.74
66	92.70	113.94	141.92	184.05	213.22	230.73	249.82	274.01	309.71
67	99.44	122.74	152.78	198.90	230.19	248.76	269.44	295.43	333.87
68	108.25	133.10	166.25	216.40	250.89	271.56	293.84	322.33	363.51
69	117.04	144.50	181.27	236.03	273.68	296.50	320.89	351.43	395.36
70	126.89	157.45	197.32	257.25	298.61	323.54	350.06	383.83	430.51
71	137.76	170.91	214.94	280.58	325.67	352.71	381.36	418.43	468.95
72	149.68	185.93	233.58	306.03	355.36	385.07	416.36	456.31	510.13
73	161.58	200.95	252.75	331.50	384.54	416.89	450.31	493.11	549.12
74	174.53	217.01	273.47	358.55	415.83	451.36	486.91	532.10	590.84
75	188.52	234.62	296.24	388.25	450.31	488.49	526.15	574.92	635.87
76	203.54	253.26	320.08	420.07	487.44	528.27	569.12	620.50	684.19
77	220.11	273.98	346.49	455.08	527.74	571.77	615.26	670.47	735.81
78	238.75	297.80	377.56	496.45	574.95	622.69	668.83	726.48	795.12
79	258.96	323.70	411.23	541.00	626.93	677.85	726.64	787.98	859.37
80	281.23	352.19	448.00	590.33	683.15	738.31	789.76	853.87	929.10
81	305.06	382.74	487.87	643.37	744.68	803.55	858.71	925.80	1,003.79
82	331.47	416.41	531.38	701.72	811.51	875.15	933.49	1,003.79	1,085.05
83	348.04	438.16	559.86	738.84	852.88	917.05	975.40	1,044.97	1,127.34
84	365.65	460.95	589.39	778.08	896.37	960.55	1,018.89	1,087.79	1,171.81
85	384.29	484.76	620.47	819.46	941.98	1,006.16	1,064.50	1,132.27	1,217.39
86	403.97	510.15	653.60	862.95	990.24	1,054.43	1,112.24	1,178.40	1,265.16
87	424.69	536.56	687.79	909.10	1,040.63	1,104.82	1,162.09	1,226.73	1,314.59
88	445.93	564.53	724.56	957.36	1,093.67	1,157.32	1,214.61	1,276.69	1,366.20
89	468.72	594.05	762.89	1,008.28	1,149.36	1,212.48	1,268.71	1,328.86	1,419.47

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.34	$18.74	$21.62	$27.46	$30.95	$33.45	$36.45	$40.40	$47.64
35-39	18.74	21.62	25.95	32.95	37.94	40.43	44.43	49.20	58.00
40-44	22.58	26.42	31.71	40.93	47.42	50.91	55.41	61.64	71.99
45-49	27.87	33.15	40.36	52.42	60.89	65.39	71.89	79.24	92.70
50	31.71	37.96	46.12	60.40	69.88	75.38	82.36	90.63	105.65
51	33.15	39.88	48.52	63.39	73.37	78.87	86.37	95.30	110.32
52	34.59	41.32	50.93	66.39	76.88	82.86	90.35	99.44	115.49
53	36.51	44.20	54.29	70.38	81.87	87.86	96.35	106.18	122.74
54	38.91	47.09	57.65	75.38	86.86	93.85	102.34	112.91	130.52
55	41.32	49.97	61.50	80.37	92.85	100.34	109.33	120.15	138.81
56	43.72	53.33	65.34	85.36	98.85	106.83	116.31	127.92	147.61
57	46.60	56.70	69.66	90.85	105.33	113.82	123.81	136.22	156.94
58	49.49	60.53	74.48	97.34	112.82	121.81	132.28	146.05	167.80
59	52.85	64.38	79.76	104.33	120.81	130.29	141.77	155.89	178.68
60	56.70	68.72	85.04	111.82	129.29	139.28	151.76	166.77	190.60
61	60.53	73.52	91.29	119.31	138.27	149.26	162.24	178.17	203.54
62	64.38	78.80	97.54	127.79	147.76	159.74	173.21	190.60	217.53
63	69.18	84.57	105.23	137.78	159.74	172.22	187.20	205.61	234.10
64	74.48	91.29	113.39	148.77	172.22	186.21	201.67	222.18	252.22
65	79.76	98.02	122.04	160.73	185.69	201.18	217.65	239.80	271.39
66	86.01	105.71	131.65	173.21	200.67	217.15	235.12	258.45	292.11
67	92.25	113.87	141.74	187.20	216.65	234.13	253.59	278.64	314.90
68	100.42	123.48	154.23	203.67	236.13	255.59	276.55	304.01	342.86
69	108.59	134.05	168.16	222.14	257.58	279.05	302.02	331.47	372.90
70	117.72	146.07	183.06	242.11	281.05	304.51	329.47	362.03	406.04
71	127.81	158.56	199.39	264.07	306.51	331.96	358.93	394.64	442.31
72	138.86	172.49	216.70	288.03	334.46	362.42	391.87	430.38	481.14
73	149.90	186.42	234.48	312.00	361.92	392.36	423.81	465.09	517.92
74	161.92	201.33	253.70	337.46	391.37	424.82	458.27	501.86	557.28
75	174.89	217.66	274.83	365.41	423.81	459.76	495.20	542.25	599.76
76	188.83	234.96	296.94	395.36	458.77	497.20	535.64	585.25	645.32
77	204.21	254.17	321.44	428.31	496.70	538.14	579.07	632.37	694.01
78	221.50	276.27	350.27	467.24	541.13	586.05	629.48	685.21	749.95
79	240.24	300.30	381.50	509.18	590.05	637.98	683.90	743.21	810.54
80	260.90	326.72	415.61	555.61	642.97	694.88	743.31	805.36	876.31
81	283.00	355.08	452.60	605.53	700.87	756.28	808.20	873.20	946.75
82	307.50	386.31	492.97	660.44	763.77	823.67	878.59	946.75	1,023.40
83	322.87	406.48	519.39	695.38	802.71	863.11	918.03	985.60	1,063.29
84	339.22	427.62	546.78	732.32	843.64	904.04	958.96	1,025.99	1,105.23
85	356.51	449.72	575.61	771.26	886.57	946.97	1,001.88	1,067.94	1,148.22
86	374.77	473.27	606.35	812.19	932.00	992.40	1,046.81	1,111.44	1,193.28
87	393.99	497.77	638.08	855.63	979.42	1,039.82	1,093.74	1,157.03	1,239.90
88	413.69	523.72	672.19	901.05	1,029.34	1,089.24	1,143.15	1,204.16	1,288.58
89	434.83	551.10	707.74	948.97	1,081.76	1,141.16	1,194.08	1,253.36	1,338.81

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
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BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$19.66	$24.02	$27.08	$29.26	$31.89	$36.51	$43.06
35-39	n/a	n/a	23.59	28.83	33.20	35.38	38.88	44.47	52.42
40-44	n/a	n/a	28.83	35.81	41.50	44.55	48.48	55.69	65.05
45-49	n/a	n/a	36.70	45.86	53.29	57.22	62.90	71.61	83.77
50	n/a	n/a	41.93	52.85	61.16	65.96	72.08	81.90	95.48
51	n/a	n/a	44.12	55.47	64.21	69.02	75.57	86.12	99.69
52	n/a	n/a	46.30	58.10	67.26	72.51	79.06	89.86	104.37
53	n/a	n/a	49.36	61.59	71.64	76.88	84.30	95.94	110.91
54	n/a	n/a	52.42	65.96	76.00	82.12	89.54	102.03	117.94
55	n/a	n/a	55.91	70.32	81.24	87.80	95.66	108.58	125.43
56	n/a	n/a	59.40	74.69	86.49	93.48	101.78	115.59	133.38
57	n/a	n/a	63.34	79.49	92.16	99.59	108.33	123.09	141.81
58	n/a	n/a	67.70	85.18	98.72	106.58	115.76	131.98	151.64
59	n/a	n/a	72.51	91.30	105.70	114.00	124.06	140.87	161.46
60	n/a	n/a	77.31	97.84	113.14	121.86	132.78	150.70	172.23
61	n/a	n/a	83.00	104.40	120.99	130.60	141.96	161.00	183.93
62	n/a	n/a	88.67	111.82	129.29	139.78	151.57	172.23	196.56
63	n/a	n/a	95.66	120.56	139.78	150.70	163.80	185.79	211.54
64	n/a	n/a	103.08	130.17	150.70	162.93	176.46	200.77	227.91
65	n/a	n/a	110.94	140.65	162.49	176.03	190.44	216.69	245.23
66	n/a	n/a	119.68	151.57	175.59	190.00	205.73	233.53	263.95
67	n/a	n/a	128.86	163.80	189.58	204.86	221.90	251.79	284.55
68	n/a	n/a	140.21	178.22	206.61	223.63	241.98	274.71	309.82
69	n/a	n/a	152.88	194.38	225.39	244.18	264.26	299.52	336.96
70	n/a	n/a	166.42	211.84	245.92	266.44	288.28	327.13	366.91
71	n/a	n/a	181.27	231.06	268.20	290.47	314.06	356.62	399.67
72	n/a	n/a	196.99	252.03	292.66	317.11	342.88	388.91	434.77
73	n/a	n/a	213.16	273.00	316.68	343.32	370.84	420.27	468.00
74	n/a	n/a	230.63	295.27	342.46	371.71	400.98	453.49	503.56
75	n/a	n/a	249.85	319.73	370.84	402.29	433.29	489.99	541.95
76	n/a	n/a	269.94	345.94	401.42	435.05	468.68	528.84	583.12
77	n/a	n/a	292.22	374.78	434.61	470.87	506.68	571.42	627.11
78	n/a	n/a	318.42	408.84	473.49	512.80	550.80	619.16	677.67
79	n/a	n/a	346.82	445.53	516.29	558.22	598.41	671.58	732.42
80	n/a	n/a	377.83	486.16	562.60	608.01	650.39	727.74	791.85
81	n/a	n/a	411.45	529.84	613.26	661.75	707.18	789.04	855.51
82	n/a	n/a	448.15	577.88	668.30	720.71	768.76	855.51	924.76
83	n/a	n/a	472.17	608.46	702.38	755.22	803.27	890.60	960.80
84	n/a	n/a	497.08	640.77	738.19	791.03	839.09	927.10	998.71
85	n/a	n/a	523.28	674.85	775.75	828.60	876.65	965.01	1,037.54
86	n/a	n/a	551.23	710.67	815.49	868.36	915.96	1,004.32	1,078.27
87	n/a	n/a	580.06	748.67	856.99	909.85	957.02	1,045.51	1,120.39
88	n/a	n/a	611.08	788.42	900.67	953.09	1,000.27	1,088.10	1,164.38
89	n/a	n/a	643.40	830.35	946.53	998.51	1,044.81	1,132.55	1,209.78

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.20	$30.58	$36.82	$45.56	$52.42	$56.16	$61.78	$66.14	$78.62
35-39	32.44	38.68	46.80	58.04	67.40	73.00	79.88	85.48	100.46
40-44	41.18	49.30	59.90	74.88	86.74	93.60	102.96	109.82	127.92
45-49	51.16	61.78	75.50	94.84	110.44	119.18	129.80	138.52	160.36
50	57.40	69.26	84.86	107.32	124.18	134.16	146.02	155.38	179.71
51	59.28	71.76	88.60	111.70	129.16	139.78	152.26	161.62	186.58
52	61.78	74.88	92.36	116.06	134.78	145.40	157.88	167.86	193.44
53	64.90	78.62	96.72	122.30	141.64	152.88	166.60	176.59	203.42
54	68.02	83.00	102.34	128.54	149.14	161.00	175.34	185.95	214.03
55	71.76	86.74	107.32	135.40	157.24	169.72	184.70	195.94	224.64
56	74.88	91.72	112.94	142.90	165.36	178.46	194.06	205.92	236.50
57	79.24	96.10	119.18	150.38	174.10	187.82	204.04	217.15	248.35
58	83.00	101.72	126.04	159.12	184.08	198.43	215.90	229.00	262.08
59	87.98	107.32	132.92	167.86	194.06	209.66	227.76	241.48	275.80
60	92.36	112.94	140.40	177.22	205.30	221.52	240.24	255.22	290.78
61	97.34	119.18	147.88	187.20	216.52	234.00	253.96	269.56	306.38
62	102.96	126.04	156.62	197.80	229.00	247.10	268.32	284.54	323.23
63	109.20	133.54	166.60	210.91	243.98	263.32	285.79	302.64	343.82
64	116.06	142.28	177.22	224.64	260.20	280.80	304.51	322.60	365.04
65	122.92	151.00	188.44	239.62	277.06	299.52	324.48	343.82	388.75
66	130.42	161.00	200.92	255.22	295.15	318.86	345.07	366.28	413.08
67	138.52	170.98	214.03	271.44	314.50	340.08	368.16	390.00	439.29
68	149.14	184.08	230.26	292.66	338.83	366.91	396.86	420.57	472.99
69	159.74	197.80	247.72	315.74	365.66	395.61	428.06	453.64	509.80
70	171.60	212.16	266.44	340.08	394.36	427.44	461.76	489.21	548.49
71	184.08	228.38	287.04	366.91	424.94	461.13	497.95	527.28	590.92
72	197.80	245.23	308.88	394.99	458.64	497.32	537.26	569.08	636.47
73	211.54	263.32	331.96	424.32	492.33	534.14	576.57	609.64	679.53
74	227.14	282.04	356.30	456.14	529.15	573.45	618.38	653.32	725.71
75	243.36	302.64	382.51	489.84	568.46	615.88	663.31	700.12	775.00
76	260.83	325.10	410.59	526.03	610.27	661.43	711.98	750.67	827.41
77	279.55	348.19	441.16	565.34	655.82	710.73	763.77	804.33	883.57
78	302.02	376.90	477.36	612.76	710.11	768.76	825.55	866.73	949.72
79	325.72	407.47	517.29	664.55	769.39	832.41	892.31	934.12	1,020.23
80	351.31	439.92	559.72	720.09	833.65	901.05	964.07	1,007.13	1,096.35
81	379.39	476.11	606.52	780.62	903.55	975.31	1,042.07	1,085.75	1,177.47
82	409.34	514.17	656.44	846.13	979.05	1,055.17	1,125.69	1,169.99	1,265.47
83	428.68	539.13	688.27	887.32	1,024.60	1,101.35	1,171.87	1,213.05	1,309.77
84	448.03	564.72	721.96	931.00	1,072.65	1,149.39	1,219.29	1,257.97	1,355.31
85	469.24	591.55	756.91	976.55	1,122.57	1,199.31	1,269.21	1,304.15	1,402.74
86	491.08	619.63	793.72	1,023.97	1,174.99	1,251.11	1,320.99	1,351.57	1,452.03
87	513.55	649.58	832.41	1,073.89	1,229.89	1,306.03	1,374.66	1,401.49	1,502.58
88	537.88	680.78	872.97	1,126.93	1,287.31	1,362.81	1,430.19	1,452.66	1,554.99
89	564.72	715.72	919.15	1,186.21	1,352.19	1,426.45	1,492.59	1,510.07	1,613.03

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.63	$28.75	$34.61	$43.28	$49.80	$53.36	$58.69	$63.49	$75.48
35-39	30.50	36.36	44.00	55.13	64.02	69.35	75.88	82.07	96.45
40-44	38.72	46.34	56.31	71.14	82.40	88.92	97.81	105.42	122.80
45-49	48.10	58.07	70.97	90.10	104.92	113.22	123.30	132.98	153.95
50	53.96	65.10	79.77	101.96	117.97	127.45	138.72	149.16	172.53
51	55.72	67.45	83.29	106.11	122.70	132.78	144.64	155.15	179.11
52	58.07	70.38	86.81	110.26	128.04	138.13	149.98	161.15	185.70
53	61.00	73.91	90.92	116.18	134.56	145.23	158.27	169.53	195.28
54	63.94	78.02	96.20	122.12	141.68	152.94	166.57	178.51	205.47
55	67.45	81.53	100.89	128.63	149.38	161.24	175.46	188.10	215.65
56	70.38	86.22	106.17	135.75	157.09	169.54	184.36	197.68	227.04
57	74.49	90.33	112.04	142.86	165.39	178.43	193.84	208.47	238.42
58	78.02	95.62	118.48	151.17	174.87	188.52	205.10	219.84	251.59
59	82.70	100.89	124.94	159.47	184.36	199.18	216.37	231.83	264.77
60	86.81	106.17	131.98	168.36	195.03	210.45	228.23	245.01	279.15
61	91.50	112.04	139.01	177.84	205.70	222.30	241.26	258.78	294.13
62	96.78	118.48	147.23	187.91	217.55	234.74	254.90	273.16	310.31
63	102.64	125.53	156.61	200.37	231.78	250.15	271.50	290.53	330.06
64	109.10	133.73	166.58	213.40	247.19	266.76	289.28	309.70	350.44
65	115.55	141.94	177.14	227.64	263.20	284.54	308.26	330.06	373.21
66	122.60	151.34	188.87	242.45	280.39	302.92	327.82	351.63	396.55
67	130.21	160.72	201.19	257.87	298.78	323.07	349.75	374.40	421.72
68	140.19	173.04	216.45	278.03	321.89	348.56	377.02	403.75	454.08
69	150.15	185.93	232.86	299.95	347.38	375.84	406.65	435.50	489.41
70	161.30	199.43	250.46	323.07	374.65	406.07	438.67	469.64	526.56
71	173.04	214.68	269.81	348.56	403.69	438.07	473.06	506.19	567.28
72	185.93	230.52	290.34	375.25	435.71	472.46	510.40	546.31	611.01
73	198.85	247.53	312.04	403.10	467.71	507.43	547.74	585.26	652.35
74	213.51	265.12	334.92	433.33	502.70	544.78	587.46	627.18	696.68
75	228.76	284.47	359.56	465.35	540.04	585.08	630.15	672.11	743.99
76	245.18	305.59	385.96	499.73	579.76	628.36	676.38	720.65	794.32
77	262.78	327.30	414.69	537.07	623.02	675.19	725.58	772.16	848.23
78	283.90	354.28	448.72	582.13	674.60	730.32	784.27	832.06	911.73
79	306.18	383.03	486.26	631.33	730.92	790.79	847.69	896.75	979.42
80	330.24	413.52	526.14	684.09	791.97	856.00	915.87	966.84	1,052.50
81	356.63	447.54	570.13	741.58	858.37	926.55	989.97	1,042.32	1,130.38
82	384.78	483.32	617.06	803.83	930.10	1,002.42	1,069.41	1,123.19	1,214.85
83	402.96	506.79	646.97	842.95	973.37	1,046.28	1,113.27	1,164.52	1,257.37
84	421.15	530.83	678.64	884.45	1,019.02	1,091.93	1,158.33	1,207.65	1,301.09
85	441.08	556.05	711.50	927.72	1,066.44	1,139.35	1,205.75	1,251.98	1,346.64
86	461.61	582.45	746.10	972.78	1,116.24	1,188.56	1,254.94	1,297.51	1,393.95
87	482.73	610.60	782.47	1,020.20	1,168.40	1,240.72	1,305.93	1,345.43	1,442.48
88	505.61	639.93	820.60	1,070.59	1,222.94	1,294.67	1,358.68	1,394.56	1,492.79
89	530.83	672.78	864.00	1,126.90	1,284.58	1,355.13	1,417.96	1,449.66	1,548.51

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.80	$26.61	$32.03	$40.55	$46.65	$49.99	$54.98	$60.18	$71.54
35-39	28.22	33.65	40.71	51.65	59.98	64.97	71.09	77.79	91.42
40-44	35.83	42.89	52.11	66.64	77.19	83.30	91.64	99.94	116.41
45-49	44.51	53.75	65.68	84.41	98.29	106.07	115.52	126.05	145.93
50	49.94	60.26	73.83	95.52	110.52	119.40	129.96	141.39	163.54
51	51.58	62.43	77.08	99.41	114.96	124.41	135.51	147.08	169.79
52	53.75	65.15	80.34	103.30	119.96	129.40	140.51	152.75	176.03
53	56.46	68.40	84.14	108.85	126.06	136.06	148.28	160.70	185.11
54	59.17	72.21	89.03	114.40	132.73	143.29	156.05	169.22	194.77
55	62.43	75.46	93.37	120.51	139.94	151.06	164.39	178.31	204.42
56	65.15	79.80	98.26	127.18	147.17	158.84	172.71	187.38	215.21
57	68.94	83.61	103.69	133.84	154.95	167.16	181.60	197.61	226.00
58	72.21	88.49	109.66	141.62	163.83	176.61	192.15	208.39	238.49
59	76.55	93.37	115.64	149.39	172.71	186.60	202.70	219.75	250.98
60	80.34	98.26	122.15	157.72	182.71	197.15	213.82	232.24	264.61
61	84.69	103.69	128.66	166.60	192.71	208.26	226.02	245.30	278.80
62	89.57	109.66	136.26	176.04	203.81	219.91	238.80	258.94	294.14
63	95.01	116.18	144.95	187.71	217.14	234.36	254.35	275.40	312.87
64	100.97	123.78	154.18	199.93	231.58	249.91	271.01	293.57	332.18
65	106.94	131.38	163.94	213.26	246.58	266.57	288.78	312.87	353.77
66	113.46	140.06	174.81	227.15	262.69	283.79	307.11	333.31	375.90
67	120.51	148.76	186.21	241.58	279.90	302.67	327.66	354.90	399.76
68	129.75	160.14	200.32	260.46	301.56	326.55	353.20	382.72	430.43
69	138.97	172.09	215.52	281.00	325.44	352.10	380.98	412.81	463.92
70	149.29	184.58	231.81	302.67	350.99	380.42	410.96	445.19	499.13
71	160.14	198.69	249.72	326.55	378.19	410.41	443.18	479.82	537.74
72	172.09	213.36	268.72	351.54	408.18	442.61	478.16	517.86	579.19
73	184.03	229.09	288.80	377.64	438.18	475.38	513.15	554.77	618.38
74	197.61	245.38	309.98	405.97	470.94	510.38	550.36	594.52	660.40
75	211.72	263.30	332.79	435.96	505.93	548.13	590.35	637.11	705.25
76	226.93	282.84	357.22	468.17	543.14	588.67	633.66	683.11	752.95
77	243.22	302.93	383.81	503.14	583.68	632.55	679.76	731.94	804.05
78	262.75	327.90	415.29	545.35	632.00	684.19	734.74	788.72	864.24
79	283.37	354.50	450.05	591.45	684.76	740.84	794.15	850.04	928.41
80	305.64	382.73	486.96	640.88	741.95	801.93	858.03	916.49	997.68
81	330.07	414.21	527.67	694.75	804.16	868.03	927.44	988.03	1,071.50
82	356.12	447.33	571.10	753.06	871.36	939.10	1,001.86	1,064.70	1,151.58
83	372.96	469.04	598.80	789.71	911.89	980.21	1,042.97	1,103.87	1,191.88
84	389.79	491.30	628.11	828.58	954.66	1,022.96	1,085.16	1,144.76	1,233.34
85	408.24	514.65	658.51	869.13	999.09	1,067.39	1,129.59	1,186.78	1,276.49
86	427.24	539.08	690.53	911.34	1,045.74	1,113.49	1,175.68	1,229.92	1,321.35
87	446.79	565.13	724.19	955.76	1,094.60	1,162.36	1,223.46	1,275.36	1,367.36
88	467.95	592.27	759.48	1,002.97	1,145.71	1,212.90	1,272.87	1,321.92	1,415.04
89	491.30	622.67	799.66	1,055.73	1,203.45	1,269.55	1,328.41	1,374.16	1,467.85

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.75	$25.37	$30.56	$38.73	$44.55	$47.74	$52.52	$58.20	$69.18
35-39	26.92	32.11	38.85	49.33	57.28	62.05	67.90	75.23	88.41
40-44	34.18	40.92	49.72	63.64	73.72	79.56	87.51	96.64	112.57
45-49	42.47	51.27	62.66	80.62	93.87	101.30	110.32	121.90	141.12
50	47.64	57.49	70.44	91.22	105.56	114.03	124.11	136.73	158.15
51	49.20	59.56	73.54	94.94	109.79	118.81	129.41	142.22	164.19
52	51.27	62.15	76.66	98.65	114.57	123.59	134.19	147.72	170.22
53	53.87	65.26	80.28	103.95	120.39	129.95	141.61	155.40	179.01
54	56.45	68.89	84.94	109.26	126.76	136.84	149.04	163.64	188.35
55	59.56	71.99	89.08	115.09	133.66	144.26	156.99	172.43	197.68
56	62.15	76.13	93.74	121.46	140.55	151.69	164.95	181.21	208.12
57	65.77	79.76	98.92	127.82	147.98	159.64	173.43	191.09	218.55
58	68.89	84.42	104.62	135.25	156.47	168.67	183.51	201.52	230.63
59	73.02	89.08	110.32	142.68	164.95	178.21	193.59	212.51	242.70
60	76.66	93.74	116.53	150.63	174.50	188.29	204.21	224.59	255.88
61	80.79	98.92	122.74	159.12	184.05	198.90	215.87	237.22	269.62
62	85.46	104.62	129.99	168.13	194.65	210.03	228.07	250.39	284.44
63	90.63	110.84	138.28	179.28	207.38	223.82	242.92	266.32	302.56
64	96.33	118.09	147.09	190.94	221.17	238.68	258.84	283.88	321.24
65	102.02	125.33	156.40	203.67	235.49	254.59	275.80	302.56	342.11
66	108.25	133.62	166.77	216.94	250.89	271.03	293.31	322.33	363.51
67	114.97	141.92	177.65	230.73	267.33	289.07	312.94	343.20	386.58
68	123.78	152.78	191.11	248.76	288.01	311.88	337.33	370.11	416.23
69	132.59	164.18	205.61	268.38	310.81	336.27	363.85	399.20	448.62
70	142.43	176.09	221.15	289.07	335.21	363.32	392.49	430.51	482.68
71	152.78	189.55	238.24	311.88	361.20	391.96	423.26	464.00	520.01
72	164.18	203.54	256.37	335.75	389.84	422.72	456.67	500.79	560.10
73	175.58	218.56	275.53	360.67	418.48	454.02	490.09	536.48	597.99
74	188.52	234.10	295.73	387.72	449.78	487.44	525.62	574.92	638.62
75	201.99	251.19	317.48	416.36	483.19	523.50	563.81	616.11	682.00
76	216.49	269.83	340.80	447.13	518.73	562.22	605.18	660.59	728.12
77	232.03	289.00	366.16	480.54	557.44	604.12	649.21	707.81	777.55
78	250.68	312.83	396.20	520.85	603.59	653.45	701.72	762.72	835.75
79	270.35	338.20	429.36	564.87	653.98	707.55	758.47	822.03	897.80
80	291.59	365.14	464.57	612.08	708.61	765.89	819.46	886.27	964.79
81	314.90	395.18	503.41	663.52	768.02	829.01	885.76	955.46	1,036.18
82	339.75	426.76	544.84	719.22	832.19	896.89	956.84	1,029.59	1,113.61
83	355.81	447.48	571.26	754.22	870.91	936.14	996.09	1,067.48	1,152.59
84	371.87	468.72	599.22	791.35	911.75	976.99	1,036.40	1,107.01	1,192.67
85	389.47	490.99	628.24	830.07	954.19	1,019.41	1,078.82	1,147.65	1,234.42
86	407.59	514.29	658.78	870.37	998.74	1,063.44	1,122.84	1,189.39	1,277.79
87	426.25	539.14	690.90	912.81	1,045.41	1,110.12	1,168.46	1,233.31	1,322.27
88	446.44	565.04	724.56	957.90	1,094.21	1,158.38	1,215.67	1,278.35	1,368.39
89	468.72	594.05	762.89	1,008.28	1,149.36	1,212.48	1,268.71	1,328.86	1,419.47

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.18	$23.54	$28.35	$36.45	$41.93	$44.92	$49.42	$54.89	$65.26
35-39	24.98	29.78	36.03	46.43	53.91	58.41	63.90	70.95	83.38
40-44	31.71	37.96	46.12	59.90	69.39	74.88	82.36	91.16	106.18
45-49	39.39	47.57	58.13	75.87	88.35	95.34	103.83	114.97	133.10
50	44.20	53.33	65.34	85.85	99.34	107.32	116.81	128.97	149.16
51	45.64	55.25	68.22	89.36	103.33	111.82	121.81	134.14	154.85
52	47.57	57.65	71.12	92.85	107.82	116.31	126.30	139.32	160.56
53	49.97	60.53	74.48	97.84	113.31	122.30	133.29	146.57	168.84
54	52.37	63.90	78.80	102.83	119.31	128.79	140.27	154.34	177.65
55	55.25	66.78	82.64	108.33	125.79	135.77	147.76	162.63	186.45
56	57.65	70.62	86.97	114.32	132.28	142.77	155.25	170.91	196.30
57	61.01	74.00	91.77	120.30	139.28	150.26	163.23	180.24	206.14
58	63.90	78.32	97.06	127.30	147.26	158.75	172.72	190.07	217.53
59	67.74	82.64	102.35	134.29	155.25	167.73	182.20	200.43	228.91
60	71.12	86.97	108.11	141.77	164.23	177.22	192.19	211.83	241.35
61	74.96	91.77	113.87	149.76	173.21	187.20	203.17	223.73	254.30
62	79.28	97.06	120.60	158.25	183.21	197.68	214.66	236.17	268.29
63	84.09	102.83	128.28	168.73	195.18	210.65	228.63	251.19	285.37
64	89.37	109.55	136.46	179.71	208.17	224.64	243.61	267.76	302.98
65	94.65	116.27	145.10	191.69	221.65	239.62	259.58	285.37	322.67
66	100.42	123.97	154.71	204.17	236.13	255.09	276.06	304.01	342.86
67	106.66	131.65	164.80	217.15	251.59	272.06	294.52	323.70	364.61
68	114.84	141.74	177.29	234.13	271.07	293.53	317.48	349.08	392.58
69	123.00	152.31	190.74	252.59	292.52	316.49	342.44	376.52	423.14
70	132.13	163.36	205.15	272.06	315.49	341.95	369.40	406.04	455.25
71	141.74	175.85	221.02	293.53	339.95	368.91	398.36	437.64	490.46
72	152.31	188.83	237.84	315.99	366.91	397.85	429.80	472.34	528.28
73	162.88	202.75	255.61	339.46	393.87	427.31	461.25	506.00	564.02
74	174.89	217.18	274.35	364.91	423.32	458.77	494.70	542.25	602.34
75	187.38	233.03	294.53	391.87	454.76	492.70	530.65	581.10	643.25
76	200.85	250.33	316.15	420.83	488.22	529.15	569.58	623.06	686.75
77	215.26	268.11	339.70	452.27	524.66	568.59	611.01	667.60	733.37
78	232.55	290.21	367.57	490.21	568.09	615.01	660.44	719.38	788.26
79	250.81	313.75	398.32	531.64	615.51	665.93	713.85	775.31	846.79
80	270.51	338.74	430.98	576.07	666.92	720.84	771.26	835.91	909.97
81	292.13	366.61	467.01	624.50	722.84	780.24	833.65	901.17	977.30
82	315.19	395.91	505.46	676.90	783.24	844.14	900.55	971.10	1,050.34
83	330.08	415.13	529.97	709.85	819.68	881.08	937.50	1,006.84	1,087.10
84	344.99	434.83	555.91	744.80	858.12	919.52	975.43	1,044.11	1,124.91
85	361.32	455.49	582.82	781.24	898.05	959.45	1,015.37	1,082.45	1,164.27
86	378.13	477.12	611.17	819.18	939.98	1,000.89	1,056.80	1,121.81	1,205.18
87	395.44	500.18	640.96	859.12	983.92	1,044.82	1,099.74	1,163.24	1,247.15
88	414.17	524.20	672.19	901.54	1,029.84	1,090.25	1,144.16	1,205.71	1,290.64
89	434.83	551.10	707.74	948.97	1,081.76	1,141.16	1,194.08	1,253.36	1,338.81

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$25.78	$31.89	$36.70	$39.32	$43.24	$49.60	$58.96
35-39	n/a	n/a	32.76	40.63	47.18	51.10	55.91	64.11	75.35
40-44	n/a	n/a	41.93	52.42	60.72	65.52	72.08	82.36	95.94
45-49	n/a	n/a	52.85	66.39	77.31	83.43	90.86	103.90	120.27
50	n/a	n/a	59.40	75.13	86.92	93.92	102.22	116.53	134.79
51	n/a	n/a	62.02	78.18	90.41	97.84	106.58	121.21	139.93
52	n/a	n/a	64.65	81.24	94.35	101.78	110.51	125.89	145.08
53	n/a	n/a	67.70	85.61	99.15	107.02	116.62	132.45	152.56
54	n/a	n/a	71.64	89.98	104.40	112.70	122.74	139.47	160.53
55	n/a	n/a	75.13	94.78	110.07	118.81	129.29	146.96	168.48
56	n/a	n/a	79.06	100.02	115.76	124.92	135.84	154.44	177.37
57	n/a	n/a	83.43	105.27	121.86	131.48	142.83	162.87	186.27
58	n/a	n/a	88.23	111.38	128.86	138.90	151.13	171.75	196.56
59	n/a	n/a	93.04	117.50	135.84	146.76	159.44	181.11	206.86
60	n/a	n/a	98.28	124.06	143.70	155.06	168.16	191.41	218.08
61	n/a	n/a	103.52	131.04	151.57	163.80	177.77	202.18	229.79
62	n/a	n/a	109.64	138.46	160.30	172.97	187.82	213.40	242.43
63	n/a	n/a	116.62	147.64	170.79	184.33	200.06	226.98	257.87
64	n/a	n/a	124.06	157.24	182.14	196.56	213.16	241.95	273.78
65	n/a	n/a	131.91	167.74	193.94	209.66	227.14	257.87	291.56
66	n/a	n/a	140.65	178.66	206.61	223.20	241.55	274.71	309.82
67	n/a	n/a	149.82	190.00	220.14	238.06	257.71	292.50	329.47
68	n/a	n/a	161.18	204.86	237.18	256.84	277.80	315.43	354.75
69	n/a	n/a	173.41	221.02	255.96	276.94	299.64	340.23	382.35
70	n/a	n/a	186.51	238.06	276.05	299.20	323.23	366.91	411.37
71	n/a	n/a	200.92	256.84	297.46	322.80	348.56	395.46	443.19
72	n/a	n/a	216.22	276.50	321.04	348.13	376.08	426.81	477.36
73	n/a	n/a	232.37	297.02	344.64	373.90	403.60	457.23	509.65
74	n/a	n/a	249.41	319.30	370.40	401.42	432.87	489.99	544.28
75	n/a	n/a	267.76	342.88	397.92	431.11	464.32	525.09	581.25
76	n/a	n/a	287.42	368.22	427.19	463.00	498.39	563.00	620.56
77	n/a	n/a	308.81	395.73	459.07	497.52	534.64	603.25	662.68
78	n/a	n/a	334.15	428.93	497.08	538.13	577.88	650.05	712.29
79	n/a	n/a	362.10	465.19	538.58	582.69	624.62	700.59	765.18
80	n/a	n/a	391.81	504.06	583.56	630.74	674.85	755.35	822.27
81	n/a	n/a	424.57	546.43	632.48	682.72	729.45	814.31	883.11
82	n/a	n/a	459.51	592.29	685.34	738.63	787.98	877.50	949.10
83	n/a	n/a	481.79	621.13	717.21	770.95	820.30	909.79	982.32
84	n/a	n/a	505.37	651.69	750.86	804.57	853.50	943.48	1,016.49
85	n/a	n/a	529.84	683.59	785.80	839.52	888.45	978.11	1,052.06
86	n/a	n/a	555.61	716.79	822.49	875.77	924.69	1,013.68	1,089.02
87	n/a	n/a	582.69	751.73	860.93	914.22	962.26	1,051.11	1,126.94
88	n/a	n/a	611.08	788.85	901.12	953.97	1,001.13	1,089.50	1,166.25
89	n/a	n/a	643.40	830.35	946.53	998.51	1,044.81	1,132.55	1,209.78

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.08	$26.84	$31.20	$38.06	$43.68	$46.80	$51.16	$54.28	$64.28
35-39	27.46	32.44	38.68	47.42	54.92	58.66	64.28	68.64	80.50
40-44	33.70	39.94	48.68	60.52	69.88	74.88	81.74	87.36	101.72
45-49	41.80	50.54	61.16	76.76	88.60	95.48	104.20	110.44	128.54
50	47.42	56.78	69.26	86.74	100.46	107.96	117.94	124.80	144.76
51	49.30	59.28	72.38	90.48	104.84	112.94	122.92	130.42	150.38
52	51.16	61.78	75.50	94.84	109.20	117.94	127.92	136.04	156.62
53	54.28	65.52	79.88	100.46	115.44	124.18	135.40	143.52	165.36
54	56.78	68.64	84.24	106.08	122.30	131.66	142.90	151.64	174.72
55	59.90	73.00	89.24	112.32	129.16	139.16	151.64	160.36	184.08
56	63.64	76.76	94.22	118.56	136.66	147.26	160.36	169.72	194.68
57	66.76	81.12	99.84	125.42	144.76	156.00	169.10	179.71	205.30
58	71.14	86.12	106.08	133.54	154.12	165.98	179.71	190.32	217.78
59	74.88	91.10	112.32	141.64	163.48	175.96	190.94	202.18	230.88
60	79.24	96.72	119.18	150.38	173.47	187.20	202.80	214.66	244.60
61	84.24	102.34	126.68	159.74	184.08	198.43	215.28	227.76	258.96
62	89.24	108.58	134.78	169.72	195.94	210.91	228.38	241.48	274.56
63	94.84	116.06	143.52	180.96	209.04	225.26	243.98	258.34	292.66
64	101.08	123.56	153.50	193.44	223.39	240.86	260.83	275.80	312.00
65	107.32	131.66	163.48	206.54	238.99	257.71	278.30	294.52	332.59
66	114.82	140.40	174.72	220.90	255.22	275.18	297.64	315.12	355.06
67	121.68	149.76	186.58	235.87	272.68	294.52	318.24	336.34	378.76
68	132.28	162.24	202.80	257.08	296.40	320.74	346.32	366.28	411.21
69	142.90	175.96	220.27	279.55	322.60	348.82	376.90	398.73	447.40
70	154.76	190.94	238.99	303.88	351.31	380.02	409.96	433.68	486.09
71	167.23	207.16	259.58	330.10	381.88	413.71	446.78	472.36	528.52
72	180.96	224.64	282.04	359.42	415.58	450.52	486.09	514.17	574.08
73	195.31	242.11	303.88	387.50	448.65	486.09	524.16	553.48	616.51
74	210.28	260.83	328.22	418.70	484.22	524.16	564.72	595.92	661.43
75	226.51	280.80	353.80	451.77	522.91	565.96	609.02	642.09	709.48
76	243.36	302.64	381.88	487.34	564.09	610.89	657.07	691.39	761.90
77	262.08	326.35	411.84	526.03	609.02	658.94	708.23	744.43	817.43
78	283.92	354.43	448.03	572.83	662.68	716.35	768.76	806.20	882.33
79	308.26	384.38	486.72	623.99	721.34	778.75	834.28	872.97	952.21
80	333.84	417.45	529.15	678.91	784.99	846.76	905.41	945.35	1,027.72
81	361.92	453.02	575.95	739.43	854.25	920.39	982.79	1,023.35	1,109.47
82	391.87	491.71	625.87	804.95	929.13	1,000.89	1,067.03	1,107.59	1,197.45
83	411.84	517.29	658.94	847.39	976.55	1,048.31	1,114.45	1,153.15	1,244.25
84	432.43	543.50	693.26	891.69	1,025.85	1,098.23	1,164.37	1,199.95	1,292.91
85	453.64	571.58	730.07	939.11	1,077.63	1,150.03	1,216.79	1,249.23	1,343.47
86	476.73	600.91	768.14	988.41	1,132.55	1,204.93	1,271.07	1,299.79	1,395.87
87	500.44	632.11	808.70	1,040.83	1,189.33	1,262.35	1,327.87	1,352.83	1,450.17
88	526.03	664.55	851.13	1,095.73	1,249.87	1,322.25	1,387.14	1,408.35	1,506.95
89	552.24	698.87	895.43	1,153.15	1,312.89	1,384.65	1,448.91	1,465.77	1,565.61

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.70	$25.22	$29.32	$36.16	$41.50	$44.47	$48.61	$52.11	$61.70
35-39	25.81	30.50	36.36	45.05	52.17	55.72	61.06	65.89	77.28
40-44	31.68	37.54	45.75	57.50	66.39	71.14	77.65	83.87	97.65
45-49	39.29	47.51	57.49	72.92	84.17	90.70	98.99	106.02	123.40
50	44.57	53.38	65.10	82.40	95.44	102.56	112.04	119.80	138.97
51	46.34	55.72	68.04	85.95	99.60	107.29	116.78	125.20	144.37
52	48.10	58.07	70.97	90.10	103.74	112.04	121.53	130.59	150.36
53	51.02	61.59	75.09	95.44	109.67	117.97	128.63	137.78	158.75
54	53.38	64.52	79.19	100.78	116.18	125.08	135.75	145.57	167.73
55	56.31	68.62	83.88	106.70	122.70	132.20	144.05	153.95	176.71
56	59.82	72.15	88.57	112.64	129.83	139.90	152.34	162.94	186.89
57	62.76	76.25	93.85	119.15	137.53	148.20	160.65	172.53	197.08
58	66.87	80.94	99.72	126.86	146.42	157.68	170.73	182.70	209.06
59	70.38	85.64	105.58	134.56	155.31	167.17	181.39	194.09	221.64
60	74.49	90.92	112.04	142.86	164.80	177.84	192.66	206.07	234.82
61	79.19	96.20	119.07	151.76	174.87	188.52	204.51	218.65	248.59
62	83.88	102.06	126.70	161.24	186.14	200.37	216.96	231.83	263.57
63	89.15	109.10	134.91	171.91	198.59	214.00	231.78	248.01	280.95
64	95.02	116.14	144.29	183.76	212.22	228.82	247.80	264.77	299.52
65	100.89	123.76	153.68	196.21	227.05	244.83	264.38	282.74	319.28
66	107.93	131.98	164.23	209.86	242.45	261.42	282.76	302.52	340.85
67	114.38	140.77	175.38	224.08	259.05	279.79	302.32	322.88	363.61
68	124.34	152.51	190.63	244.23	281.58	304.70	329.00	351.63	394.76
69	134.32	165.40	207.05	265.58	306.47	331.37	358.06	382.79	429.51
70	145.47	179.49	224.66	288.68	333.75	361.01	389.46	416.33	466.65
71	157.20	194.74	244.00	313.59	362.79	393.03	424.44	453.47	507.38
72	170.10	211.15	265.12	341.45	394.80	427.99	461.79	493.61	551.11
73	183.60	227.58	285.65	368.12	426.23	461.79	497.95	531.34	591.85
74	197.66	245.18	308.53	397.76	460.01	497.95	536.48	572.08	634.98
75	212.92	263.95	332.57	429.18	496.76	537.66	578.57	616.41	681.10
76	228.76	284.47	358.97	462.97	535.89	580.35	624.21	663.74	731.42
77	246.36	306.77	387.13	499.73	578.57	625.99	672.82	714.65	784.74
78	266.88	333.17	421.15	544.20	629.55	680.54	730.32	773.95	847.04
79	289.76	361.32	457.51	592.80	685.27	739.82	792.56	838.05	914.13
80	313.81	392.41	497.41	644.96	745.74	804.42	860.14	907.54	986.61
81	340.20	425.83	541.39	702.46	811.54	874.38	933.66	982.42	1,065.09
82	368.36	462.21	588.32	764.71	882.67	950.85	1,013.68	1,063.29	1,149.55
83	387.13	486.26	619.40	805.02	927.72	995.89	1,058.73	1,107.02	1,194.48
84	406.49	510.89	651.66	847.11	974.56	1,043.31	1,106.15	1,151.95	1,241.19
85	426.42	537.28	686.27	892.16	1,023.76	1,092.53	1,155.95	1,199.26	1,289.73
86	448.13	564.86	722.04	938.99	1,075.92	1,144.68	1,207.52	1,247.79	1,340.04
87	470.42	594.18	760.17	988.79	1,129.87	1,199.23	1,261.47	1,298.72	1,392.16
88	494.47	624.68	800.07	1,040.95	1,187.37	1,256.14	1,317.79	1,352.02	1,446.66
89	519.10	656.94	841.71	1,095.49	1,247.25	1,315.42	1,376.46	1,407.13	1,502.98

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.08	$23.35	$27.14	$33.87	$38.88	$41.65	$45.53	$49.40	$58.49
35-39	23.89	28.22	33.65	42.21	48.87	52.21	57.21	62.46	73.25
40-44	29.31	34.75	42.35	53.87	62.19	66.64	72.75	79.49	92.56
45-49	36.37	43.97	53.20	68.31	78.86	84.97	92.74	100.50	116.98
50	41.26	49.40	60.26	77.19	89.41	96.08	104.97	113.56	131.74
51	42.89	51.58	62.97	80.53	93.30	100.52	109.41	118.68	136.84
52	44.51	53.75	65.68	84.41	97.19	104.97	113.85	123.80	142.53
53	47.23	57.00	69.49	89.41	102.74	110.52	120.51	130.60	150.48
54	49.40	59.72	73.29	94.41	108.85	117.17	127.18	137.99	159.00
55	52.11	63.51	77.64	99.96	114.96	123.85	134.96	145.93	167.51
56	55.37	66.77	81.97	105.52	121.62	131.06	142.72	154.45	177.16
57	58.08	70.57	86.86	111.62	128.84	138.84	150.50	163.54	186.82
58	61.89	74.92	92.29	118.84	137.17	147.72	159.95	173.19	198.17
59	65.15	79.25	97.72	126.06	145.50	156.61	169.94	183.98	210.10
60	68.94	84.14	103.69	133.84	154.40	166.60	180.49	195.34	222.59
61	73.29	89.03	110.20	142.17	163.83	176.61	191.59	207.26	235.66
62	77.64	94.46	117.26	151.06	174.38	187.71	203.26	219.75	249.85
63	82.52	100.97	124.86	161.05	186.04	200.49	217.14	235.09	266.32
64	87.94	107.50	133.55	172.15	198.82	214.36	232.14	250.98	283.92
65	93.37	114.54	142.23	183.82	212.70	229.36	247.69	268.01	302.66
66	99.89	122.15	152.01	196.60	227.15	244.91	264.90	286.75	323.10
67	105.86	130.29	162.33	209.93	242.68	262.12	283.23	306.06	344.67
68	115.09	141.15	176.43	228.81	263.79	285.46	308.22	333.31	374.20
69	124.32	153.09	191.64	248.80	287.11	310.45	335.44	362.84	407.13
70	134.64	166.12	207.93	270.46	312.67	338.21	364.86	394.64	442.35
71	145.49	180.23	225.84	293.79	339.87	368.20	397.63	429.85	480.96
72	157.44	195.43	245.38	319.88	369.87	400.96	432.63	467.90	522.41
73	169.92	210.64	264.38	344.88	399.30	432.63	466.50	503.67	561.03
74	182.94	226.93	285.55	372.64	430.95	466.50	502.60	542.29	601.90
75	197.07	244.30	307.81	402.08	465.39	503.70	542.02	584.31	645.63
76	211.72	263.30	332.23	433.73	502.04	543.69	584.79	629.17	693.32
77	228.01	283.93	358.30	468.17	542.02	586.46	630.33	677.43	743.86
78	247.01	308.35	389.79	509.82	589.78	637.55	684.19	733.64	802.92
79	268.19	334.40	423.44	555.36	641.98	693.09	742.51	794.40	866.51
80	290.44	363.18	460.36	604.23	698.65	753.62	805.82	860.27	935.22
81	314.87	394.12	501.08	658.10	760.28	819.15	874.68	931.25	1,009.62
82	340.93	427.79	544.51	716.40	826.92	890.80	949.66	1,007.90	1,089.68
83	358.30	450.05	573.28	754.17	869.13	932.99	991.87	1,049.36	1,132.27
84	376.22	472.84	603.14	793.61	913.01	977.42	1,036.29	1,091.95	1,176.55
85	394.67	497.28	635.17	835.81	959.10	1,023.53	1,082.95	1,136.81	1,222.55
86	414.76	522.79	668.27	879.68	1,007.97	1,072.39	1,131.25	1,182.81	1,270.24
87	435.38	549.93	703.57	926.34	1,058.50	1,123.49	1,181.80	1,231.07	1,319.65
88	457.64	578.17	740.48	975.20	1,112.38	1,176.80	1,234.56	1,281.60	1,371.33
89	480.44	608.02	779.02	1,026.30	1,168.47	1,232.34	1,289.53	1,333.84	1,424.70

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.16	$22.28	$25.90	$32.36	$37.12	$39.79	$43.49	$47.77	$56.56
35-39	22.79	26.92	32.11	40.31	46.68	49.85	54.63	60.40	70.84
40-44	27.97	33.15	40.40	51.45	59.40	63.64	69.48	76.88	89.51
45-49	34.70	41.95	50.76	65.25	75.32	81.15	88.57	97.19	113.12
50	39.36	47.13	57.49	73.72	85.40	91.77	100.24	109.82	127.40
51	40.92	49.20	60.08	76.91	89.12	96.00	104.49	114.76	132.34
52	42.47	51.27	62.66	80.62	92.82	100.24	108.73	119.72	137.82
53	45.05	54.38	66.29	85.40	98.13	105.56	115.09	126.29	145.52
54	47.13	56.97	69.92	90.16	103.95	111.92	121.46	133.44	153.75
55	49.72	60.59	74.06	95.48	109.79	118.29	128.89	141.12	161.99
56	52.82	63.71	78.21	100.78	116.16	125.17	136.31	149.36	171.31
57	55.42	67.33	82.86	106.60	123.05	132.60	143.74	158.15	180.66
58	59.04	71.48	88.05	113.51	131.01	141.09	152.76	167.47	191.64
59	62.15	75.61	93.23	120.39	138.96	149.57	162.30	177.91	203.17
60	65.77	80.28	98.92	127.82	147.46	159.12	172.38	188.90	215.25
61	69.92	84.94	105.14	135.78	156.47	168.67	182.99	200.43	227.88
62	74.06	90.12	111.87	144.26	166.55	179.28	194.13	212.51	241.61
63	78.72	96.33	119.12	153.82	177.69	191.47	207.38	227.33	257.54
64	83.90	102.56	127.41	164.42	189.88	204.73	221.71	242.70	274.56
65	89.08	109.28	135.69	175.56	203.15	219.05	236.55	259.18	292.68
66	95.30	116.53	145.01	187.77	216.94	233.90	252.99	277.31	312.44
67	101.00	124.30	154.85	200.50	231.78	250.34	270.50	295.97	333.31
68	109.80	134.66	168.33	218.52	251.94	272.63	294.37	322.33	361.87
69	118.60	146.05	182.82	237.62	274.21	296.50	320.36	350.89	393.72
70	128.44	158.48	198.37	258.30	298.61	323.02	348.47	381.64	427.76
71	138.81	171.95	215.45	280.58	324.60	351.65	379.76	415.68	465.09
72	150.20	186.45	234.10	305.51	353.24	382.94	413.18	452.47	505.18
73	162.11	200.95	252.22	329.38	381.36	413.18	445.53	487.07	542.53
74	174.53	216.49	272.42	355.90	411.59	445.53	480.01	524.41	582.06
75	188.01	233.06	293.66	384.01	444.48	481.07	517.66	565.04	624.34
76	201.99	251.19	316.96	414.24	479.48	519.26	558.51	608.43	670.47
77	217.53	270.87	341.82	447.13	517.66	560.10	602.00	655.10	719.34
78	235.66	294.18	371.87	486.91	563.28	608.90	653.45	709.46	776.45
79	255.85	319.03	403.97	530.40	613.14	661.94	709.14	768.21	837.95
80	277.09	346.49	439.20	577.08	667.24	719.74	769.60	831.91	904.39
81	300.39	376.00	478.04	628.52	726.11	782.34	835.38	900.55	976.33
82	325.25	408.12	519.48	684.21	789.76	850.76	906.97	974.68	1,053.75
83	341.82	429.36	546.91	720.28	830.07	891.07	947.28	1,014.77	1,094.94
84	358.92	451.10	575.41	757.94	871.97	933.49	989.72	1,055.95	1,137.77
85	376.52	474.41	605.96	798.24	915.99	977.52	1,034.27	1,099.32	1,182.25
86	395.69	498.76	637.55	840.15	962.66	1,024.19	1,080.42	1,143.81	1,228.36
87	415.36	524.66	671.22	884.71	1,010.94	1,073.00	1,128.69	1,190.49	1,276.15
88	436.61	551.58	706.43	931.38	1,062.38	1,123.91	1,179.08	1,239.35	1,326.11
89	458.35	580.06	743.21	980.17	1,115.96	1,176.95	1,231.57	1,289.87	1,377.73

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.77	$20.66	$24.02	$30.45	$34.94	$37.44	$40.93	$45.05	$53.35
35-39	21.14	24.98	29.78	37.94	43.93	46.93	51.43	56.97	66.82
40-44	25.95	30.75	37.48	48.41	55.91	59.90	65.39	72.51	84.42
45-49	32.19	38.91	47.09	61.41	70.89	76.38	83.37	91.67	106.69
50	36.51	43.72	53.33	69.39	80.37	86.37	94.35	103.58	120.15
51	37.96	45.64	55.73	72.38	83.87	90.35	98.33	108.25	124.82
52	39.39	47.57	58.13	75.87	87.36	94.35	102.34	112.91	129.99
53	41.80	50.45	61.50	80.37	92.36	99.34	108.33	119.12	137.25
54	43.72	52.85	64.86	84.86	97.84	105.33	114.32	125.86	145.01
55	46.12	56.21	68.72	89.86	103.33	111.33	121.31	133.10	152.78
56	49.00	59.10	72.54	94.84	109.33	117.81	128.29	140.87	161.58
57	51.40	62.46	76.88	100.34	115.81	124.80	135.28	149.16	170.40
58	54.77	66.30	81.68	106.83	123.29	132.78	143.77	157.96	180.75
59	57.65	70.14	86.49	113.31	130.79	140.77	152.75	167.80	191.63
60	61.01	74.48	91.77	120.30	138.78	149.76	162.24	178.17	203.02
61	64.86	78.80	97.54	127.79	147.26	158.75	172.22	189.04	214.94
62	68.72	83.61	103.78	135.77	156.75	168.73	182.70	200.43	227.88
63	73.02	89.37	110.51	144.76	167.23	180.21	195.18	214.42	242.90
64	77.84	95.14	118.20	154.76	178.71	192.69	208.67	228.91	258.96
65	82.64	101.38	125.88	165.23	191.19	206.17	222.64	244.45	276.05
66	88.41	108.11	134.53	176.71	204.17	220.14	238.11	261.54	294.70
67	93.70	115.32	143.66	188.70	218.15	235.61	254.59	279.16	314.38
68	101.86	124.92	156.15	205.67	237.12	256.59	277.06	304.01	341.31
69	110.03	135.49	169.61	223.65	258.09	279.05	301.51	330.95	371.34
70	119.16	147.02	184.02	243.11	281.05	304.01	327.97	359.95	403.46
71	128.77	159.51	199.87	264.07	305.51	330.97	357.42	392.06	438.67
72	139.34	172.97	217.18	287.54	332.46	360.41	388.87	426.76	476.48
73	150.39	186.42	233.99	310.00	358.93	388.87	419.32	459.39	511.71
74	161.92	200.85	252.73	334.96	387.38	419.32	451.77	494.61	549.00
75	174.41	216.22	272.43	361.42	418.33	452.77	487.22	532.94	588.87
76	187.38	233.03	294.05	389.87	451.27	488.71	525.66	573.86	632.37
77	201.79	251.29	317.11	420.83	487.22	527.14	566.59	617.87	678.47
78	218.62	272.91	344.99	458.27	530.14	573.08	615.01	669.15	732.33
79	237.36	295.97	374.77	499.20	577.06	623.00	667.42	724.56	790.34
80	257.06	321.44	407.45	543.13	627.99	677.41	724.34	784.64	853.01
81	278.68	348.83	443.48	591.55	683.41	736.31	786.23	849.39	920.86
82	301.74	378.62	481.92	643.96	743.31	800.71	853.63	919.30	993.89
83	317.11	398.32	507.38	677.91	781.24	838.65	891.56	957.11	1,032.72
84	332.98	418.49	533.81	713.35	820.68	878.59	931.50	995.96	1,073.12
85	349.31	440.11	562.15	751.29	862.11	920.02	973.43	1,036.87	1,115.07
86	367.09	462.71	591.46	790.73	906.04	963.94	1,016.86	1,078.82	1,158.57
87	385.34	486.73	622.70	832.66	951.46	1,009.88	1,062.30	1,122.84	1,203.63
88	405.04	511.71	655.37	876.58	999.90	1,057.80	1,109.72	1,168.93	1,250.77
89	425.22	538.13	689.48	922.52	1,050.31	1,107.72	1,159.12	1,216.58	1,299.45

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$21.84	$26.64	$30.58	$32.76	$35.81	$40.71	$48.21
35-39	n/a	n/a	27.08	33.20	38.44	41.06	44.99	51.48	60.37
40-44	n/a	n/a	34.07	42.37	48.92	52.42	57.22	65.52	76.29
45-49	n/a	n/a	42.81	53.73	62.02	66.83	72.94	82.83	96.40
50	n/a	n/a	48.48	60.72	70.32	75.57	82.56	93.60	108.58
51	n/a	n/a	50.67	63.34	73.38	79.06	86.05	97.81	112.79
52	n/a	n/a	52.85	66.39	76.44	82.56	89.54	102.03	117.47
53	n/a	n/a	55.91	70.32	80.80	86.92	94.78	107.64	124.02
54	n/a	n/a	58.96	74.26	85.61	92.16	100.02	113.73	131.04
55	n/a	n/a	62.46	78.62	90.41	97.41	106.14	120.27	138.06
56	n/a	n/a	65.96	83.00	95.66	103.08	112.25	127.30	146.02
57	n/a	n/a	69.88	87.80	101.33	109.20	118.37	134.79	153.97
58	n/a	n/a	74.26	93.48	107.89	116.19	125.80	142.74	163.33
59	n/a	n/a	78.62	99.15	114.44	123.17	133.66	151.64	173.16
60	n/a	n/a	83.43	105.27	121.43	131.04	141.96	161.00	183.46
61	n/a	n/a	88.67	111.82	128.86	138.90	150.70	170.82	194.22
62	n/a	n/a	94.35	118.81	137.16	147.64	159.87	181.11	205.92
63	n/a	n/a	100.46	126.68	146.32	157.68	170.79	193.75	219.49
64	n/a	n/a	107.45	135.40	156.38	168.60	182.58	206.86	234.00
65	n/a	n/a	114.44	144.58	167.30	180.40	194.81	220.90	249.45
66	n/a	n/a	122.30	154.62	178.66	192.63	208.35	236.34	266.29
67	n/a	n/a	130.60	165.11	190.87	206.17	222.76	252.25	284.07
68	n/a	n/a	141.96	179.95	207.48	224.52	242.42	274.71	308.41
69	n/a	n/a	154.19	195.69	225.82	244.18	263.82	299.05	335.55
70	n/a	n/a	167.30	212.71	245.92	266.02	286.97	325.26	364.57
71	n/a	n/a	181.71	231.06	267.31	289.60	312.75	354.27	396.39
72	n/a	n/a	197.43	251.59	290.91	315.37	340.26	385.63	430.56
73	n/a	n/a	212.71	271.25	314.06	340.26	366.91	415.11	462.39
74	n/a	n/a	229.75	293.09	338.95	366.91	395.30	446.94	496.08
75	n/a	n/a	247.66	316.24	366.04	396.17	426.31	481.57	532.11
76	n/a	n/a	267.31	341.14	394.86	427.62	459.95	518.55	571.42
77	n/a	n/a	288.28	368.22	426.31	461.25	495.76	558.32	613.07
78	n/a	n/a	313.62	400.98	463.87	501.44	538.13	604.65	661.75
79	n/a	n/a	340.70	436.80	504.93	545.12	583.99	654.73	714.16
80	n/a	n/a	370.40	475.24	549.50	592.73	633.79	709.02	770.79
81	n/a	n/a	403.16	517.60	597.98	644.27	687.95	767.51	832.11
82	n/a	n/a	438.11	563.47	650.39	700.62	746.92	830.70	898.08
83	n/a	n/a	461.25	593.18	683.59	733.82	780.11	864.87	933.19
84	n/a	n/a	485.28	624.18	718.10	768.76	815.07	899.96	969.69
85	n/a	n/a	511.05	657.38	754.35	805.02	851.75	936.93	1,007.60
86	n/a	n/a	537.69	691.89	792.79	843.45	889.75	974.84	1,046.90
87	n/a	n/a	566.09	728.58	832.53	883.64	929.50	1,014.62	1,087.63
88	n/a	n/a	595.80	767.01	874.90	925.57	971.00	1,056.26	1,130.22
89	n/a	n/a	626.80	807.20	919.02	969.25	1,014.24	1,099.32	1,174.20

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.60	$23.72	$27.46	$33.08	$37.44	$39.94	$43.06	$45.56	$53.66
35-39	23.72	27.46	32.44	39.32	45.56	48.68	53.04	56.16	65.52
40-44	28.70	33.70	39.94	49.30	56.16	60.52	66.14	69.88	81.12
45-49	34.94	41.80	49.92	62.40	71.76	76.76	83.62	88.60	102.96
50	39.32	46.80	56.78	71.14	81.74	87.36	95.48	101.08	116.68
51	41.18	49.30	59.28	74.26	84.86	91.10	99.22	105.46	121.68
52	42.44	51.16	61.78	77.38	88.60	95.48	103.58	109.82	126.68
53	44.92	54.28	66.14	82.36	94.22	101.08	110.44	116.68	134.16
54	48.04	57.40	69.88	87.36	100.46	107.96	116.68	123.56	142.28
55	50.54	61.16	74.26	92.36	106.70	114.20	124.18	131.66	151.00
56	53.66	64.28	78.62	98.60	112.94	121.68	131.66	139.78	159.74
57	56.78	68.02	83.62	104.20	120.44	129.16	139.78	147.88	169.72
58	59.90	73.00	89.24	111.70	127.92	137.90	149.14	157.88	180.34
59	64.28	77.38	94.84	119.18	136.66	147.26	159.12	168.48	192.19
60	68.02	82.36	101.08	126.68	146.02	157.24	170.35	179.71	204.67
61	72.38	87.98	107.96	135.40	156.00	167.86	181.58	191.56	217.78
62	77.38	93.60	115.44	144.76	165.98	179.08	193.44	204.67	232.12
63	83.00	100.46	124.18	156.00	179.08	192.82	208.42	220.27	249.60
64	88.60	107.96	133.54	167.86	193.44	207.79	224.64	237.74	268.32
65	95.48	116.06	143.52	180.96	208.42	224.02	242.11	255.84	288.91
66	102.34	124.80	154.76	194.68	224.64	241.48	260.83	275.80	310.75
67	109.82	134.16	166.60	209.66	241.48	260.83	281.42	297.02	334.46
68	119.18	146.02	181.58	229.00	263.95	284.54	307.00	324.48	364.42
69	129.16	158.50	197.80	249.60	287.66	310.75	335.08	354.43	397.48
70	139.78	172.22	215.28	272.06	314.50	339.46	366.28	386.25	433.05
71	152.26	187.82	234.00	297.02	343.20	370.66	399.36	421.82	471.74
72	164.74	204.04	255.22	323.86	374.40	404.35	436.17	460.51	514.17
73	178.46	220.90	276.43	351.31	405.60	438.67	472.36	498.57	554.11
74	192.82	238.99	299.52	381.26	439.92	475.48	511.68	539.13	597.79
75	208.42	258.34	324.48	413.08	477.36	516.04	554.73	584.06	644.59
76	225.88	280.18	351.94	448.03	517.29	559.10	600.91	631.48	695.13
77	243.98	303.26	381.26	486.09	560.97	606.52	650.83	683.90	750.04
78	265.82	330.10	416.20	531.02	613.39	662.06	709.48	743.18	813.07
79	288.91	360.04	454.27	580.94	670.17	722.59	773.75	808.07	881.08
80	314.50	392.49	496.08	634.60	731.95	789.35	843.01	879.21	955.33
81	341.95	427.44	541.63	693.88	799.96	861.73	919.15	955.96	1,035.83
82	371.90	466.12	591.55	758.78	874.21	940.36	1,002.13	1,039.57	1,122.57
83	391.87	491.71	625.24	801.21	922.27	989.03	1,050.81	1,085.75	1,171.23
84	413.08	518.54	660.19	846.76	972.19	1,039.57	1,101.35	1,134.43	1,221.79
85	434.92	547.24	697.00	894.81	1,025.23	1,093.23	1,155.01	1,185.59	1,274.19
86	458.64	577.82	736.31	945.35	1,080.75	1,148.77	1,211.17	1,238.63	1,329.11
87	482.97	609.64	778.12	999.01	1,140.03	1,208.05	1,270.45	1,293.55	1,386.51
88	509.18	643.34	821.80	1,055.17	1,201.81	1,269.83	1,331.61	1,351.57	1,446.42
89	536.64	678.28	867.97	1,115.07	1,267.33	1,335.35	1,396.50	1,412.10	1,508.82

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.36	$22.30	$25.81	$31.42	$35.56	$37.94	$40.91	$43.73	$51.51
35-39	22.30	25.81	30.50	37.35	43.28	46.24	50.39	53.91	62.90
40-44	26.98	31.68	37.54	46.83	53.36	57.50	62.84	67.09	77.88
45-49	32.85	39.29	46.92	59.28	68.17	72.92	79.44	85.06	98.84
50	36.96	44.00	53.38	67.58	77.65	83.00	90.70	97.04	112.01
51	38.72	46.34	55.72	70.55	80.62	86.54	94.25	101.24	116.81
52	39.89	48.10	58.07	73.50	84.17	90.70	98.40	105.42	121.61
53	42.23	51.02	62.17	78.25	89.51	96.03	104.92	112.01	128.79
54	45.16	53.96	65.69	83.00	95.44	102.56	110.85	118.61	136.58
55	47.51	57.49	69.81	87.74	101.37	108.49	117.97	126.39	144.96
56	50.44	60.41	73.91	93.66	107.29	115.59	125.08	134.18	153.35
57	53.38	63.94	78.60	98.99	114.41	122.70	132.78	141.97	162.94
58	56.31	68.62	83.88	106.11	121.53	131.01	141.68	151.56	173.13
59	60.41	72.73	89.15	113.22	129.83	139.90	151.17	161.74	184.50
60	63.94	77.42	95.02	120.34	138.72	149.38	161.84	172.53	196.49
61	68.04	82.70	101.48	128.63	148.20	159.47	172.50	183.90	209.06
62	72.73	87.98	108.51	137.53	157.68	170.13	183.76	196.49	222.84
63	78.02	94.43	116.73	148.20	170.13	183.17	198.00	211.46	239.62
64	83.29	101.48	125.53	159.47	183.76	197.41	213.40	228.23	257.58
65	89.75	109.10	134.91	171.91	198.00	212.81	230.01	245.61	277.36
66	96.20	117.32	145.47	184.95	213.40	229.41	247.80	264.77	298.33
67	103.23	126.11	156.61	199.18	229.41	247.80	267.35	285.14	321.08
68	112.04	137.26	170.68	217.55	250.75	270.31	291.65	311.50	349.84
69	121.42	148.98	185.93	237.12	273.28	295.22	318.32	340.25	381.59
70	131.39	161.89	202.36	258.46	298.78	322.48	347.96	370.81	415.73
71	143.13	176.55	219.96	282.17	326.04	352.12	379.39	404.94	452.87
72	154.85	191.80	239.90	307.67	355.68	384.14	414.37	442.09	493.61
73	167.75	207.64	259.85	333.75	385.32	416.73	448.74	478.63	531.94
74	181.25	224.66	281.55	362.20	417.92	451.71	486.09	517.57	573.88
75	195.91	242.83	305.00	392.43	453.49	490.24	526.99	560.69	618.80
76	212.33	263.37	330.82	425.64	491.43	531.14	570.87	606.22	667.33
77	229.34	285.06	358.38	461.79	532.93	576.19	618.29	656.54	720.04
78	249.87	310.28	391.23	504.46	582.73	628.96	674.00	713.45	780.55
79	271.58	338.44	427.01	551.89	636.66	686.46	735.07	775.75	845.83
80	295.62	368.94	466.32	602.86	695.35	749.88	800.86	844.04	917.12
81	321.43	401.79	509.13	659.19	759.96	818.64	873.19	917.72	994.40
82	349.59	438.15	556.05	720.83	830.50	893.34	952.03	997.99	1,077.67
83	368.36	462.21	587.72	761.15	876.16	939.58	998.27	1,042.32	1,124.38
84	388.29	487.43	620.58	804.42	923.58	987.59	1,046.28	1,089.05	1,172.91
85	408.83	514.40	655.17	850.07	973.97	1,038.57	1,097.26	1,138.17	1,223.23
86	431.11	543.15	692.13	898.08	1,026.72	1,091.34	1,150.62	1,189.08	1,275.95
87	454.00	573.06	731.43	949.06	1,083.03	1,147.65	1,206.93	1,241.80	1,331.05
88	478.63	604.74	772.49	1,002.42	1,141.73	1,206.34	1,265.03	1,297.51	1,388.56
89	504.43	637.58	815.90	1,059.32	1,203.96	1,268.59	1,326.68	1,355.62	1,448.48

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
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BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.92	$20.63	$23.89	$29.43	$33.32	$35.54	$38.32	$41.45	$48.83
35-39	20.63	23.89	28.22	35.00	40.55	43.32	47.20	51.11	59.62
40-44	24.97	29.31	34.75	43.88	49.99	53.87	58.86	63.59	73.82
45-49	30.40	36.37	43.43	55.54	63.86	68.31	74.42	80.63	93.70
50	34.20	40.71	49.40	63.32	72.75	77.75	84.97	91.98	106.18
51	35.83	42.89	51.58	66.09	75.52	81.08	88.31	95.97	110.73
52	36.92	44.51	53.75	68.87	78.86	84.97	92.19	99.94	115.28
53	39.09	47.23	57.54	73.31	83.86	89.97	98.29	106.18	122.08
54	41.79	49.94	60.80	77.75	89.41	96.08	103.84	112.44	129.47
55	43.97	53.20	64.60	82.20	94.96	101.64	110.52	119.81	137.41
56	46.69	55.92	68.40	87.75	100.52	108.29	117.17	127.20	145.36
57	49.40	59.17	72.75	92.74	107.19	114.96	124.41	134.57	154.45
58	52.11	63.51	77.64	99.41	113.85	122.73	132.73	143.67	164.10
59	55.92	67.32	82.52	106.07	121.62	131.06	141.62	153.32	174.89
60	59.17	71.66	87.94	112.74	129.96	139.94	151.61	163.54	186.25
61	62.97	76.55	93.93	120.51	138.84	149.39	161.61	174.33	198.17
62	67.32	81.44	100.43	128.84	147.72	159.38	172.15	186.25	211.23
63	72.21	87.40	108.03	138.84	159.38	171.61	185.49	200.45	227.14
64	77.08	93.93	116.18	149.39	172.15	184.94	199.93	216.35	244.17
65	83.06	100.97	124.86	161.05	185.49	199.37	215.49	232.81	262.91
66	89.03	108.58	134.64	173.27	199.93	214.92	232.14	250.98	282.78
67	95.54	116.72	144.95	186.60	214.92	232.14	250.46	270.29	304.36
68	103.69	127.04	157.97	203.81	234.91	253.24	273.23	295.27	331.62
69	112.37	137.89	172.09	222.14	256.01	276.58	298.22	322.54	361.71
70	121.60	149.84	187.30	242.14	279.90	302.11	325.99	351.49	394.08
71	132.47	163.41	203.58	264.35	305.44	329.89	355.43	383.85	429.28
72	143.32	177.51	222.04	288.23	333.22	359.88	388.20	419.07	467.90
73	155.26	192.18	240.50	312.67	360.98	390.42	420.40	453.71	504.25
74	167.75	207.93	260.58	339.32	391.52	423.18	455.40	490.61	543.99
75	181.32	224.75	282.29	367.64	424.85	459.28	493.71	531.49	586.58
76	196.51	243.75	306.18	398.75	460.39	497.59	534.81	574.64	632.57
77	212.27	263.83	331.70	432.63	499.26	539.80	579.24	622.35	682.53
78	231.26	287.18	362.09	472.61	545.92	589.23	631.43	676.29	739.89
79	251.35	313.23	395.22	517.03	596.45	643.11	688.64	735.34	801.78
80	273.61	341.47	431.58	564.79	651.43	702.53	750.29	800.08	869.35
81	297.50	371.87	471.23	617.55	711.96	766.95	818.04	869.92	942.60
82	323.55	405.52	514.65	675.31	778.05	836.92	891.90	946.01	1,021.54
83	340.93	427.79	543.96	713.08	820.81	880.24	935.22	988.03	1,065.82
84	359.38	451.13	574.37	753.62	865.25	925.23	980.21	1,032.33	1,111.82
85	378.38	476.10	606.39	796.38	912.45	972.97	1,027.97	1,078.89	1,159.52
86	399.02	502.70	640.60	841.37	961.87	1,022.40	1,077.94	1,127.15	1,209.49
87	420.19	530.38	676.96	889.13	1,014.64	1,075.17	1,130.71	1,177.12	1,261.72
88	442.98	559.71	714.96	939.10	1,069.62	1,130.15	1,185.13	1,229.92	1,316.25
89	466.87	590.10	755.14	992.41	1,127.93	1,188.46	1,242.88	1,285.01	1,373.03

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.09	$19.68	$22.79	$28.11	$31.82	$33.95	$36.60	$40.09	$47.23
35-39	19.68	22.79	26.92	33.41	38.73	41.38	45.09	49.42	57.65
40-44	23.83	27.97	33.15	41.90	47.74	51.45	56.22	61.49	71.39
45-49	29.00	34.70	41.43	53.04	60.99	65.25	71.07	77.97	90.60
50	32.63	38.85	47.13	60.47	69.48	74.26	81.15	88.95	102.68
51	34.18	40.92	49.20	63.12	72.13	77.43	84.34	92.80	107.08
52	35.23	42.47	51.27	65.77	75.32	81.15	88.05	96.64	111.48
53	37.29	45.05	54.89	70.01	80.08	85.92	93.87	102.68	118.06
54	39.87	47.64	58.00	74.26	85.40	91.77	99.18	108.73	125.20
55	41.95	50.76	61.64	78.50	90.70	97.07	105.56	115.86	132.88
56	44.54	53.35	65.26	83.80	96.00	103.43	111.92	123.00	140.57
57	47.13	56.45	69.40	88.57	102.37	109.79	118.81	130.13	149.36
58	49.72	60.59	74.06	94.94	108.73	117.22	126.76	138.93	158.69
59	53.35	64.22	78.72	101.30	116.16	125.17	135.25	148.26	169.13
60	56.45	68.37	83.90	107.67	124.11	133.66	144.81	158.15	180.12
61	60.08	73.02	89.61	115.09	132.60	142.68	154.34	168.58	191.64
62	64.22	77.68	95.81	123.05	141.09	152.22	164.42	180.12	204.27
63	68.89	83.38	103.07	132.60	152.22	163.90	177.15	193.84	219.64
64	73.54	89.61	110.84	142.68	164.42	176.63	190.94	209.21	236.11
65	79.24	96.33	119.12	153.82	177.15	190.42	205.80	225.14	254.25
66	84.94	103.58	128.44	165.48	190.94	205.26	221.71	242.70	273.47
67	91.16	111.35	138.28	178.21	205.26	221.71	239.20	261.38	294.32
68	98.92	121.20	150.71	194.65	224.37	241.86	260.95	285.54	320.68
69	107.20	131.55	164.18	212.16	244.51	264.14	284.82	311.90	349.79
70	116.02	142.94	178.68	231.25	267.33	288.53	311.34	339.90	381.08
71	126.37	155.89	194.22	252.47	291.72	315.05	339.46	371.20	415.13
72	136.73	169.35	211.83	275.28	318.24	343.70	370.75	405.25	452.47
73	148.12	183.35	229.44	298.61	344.76	372.87	401.51	438.75	487.62
74	160.04	198.37	248.59	324.07	373.93	404.16	434.92	474.43	526.05
75	172.98	214.42	269.32	351.12	405.75	438.63	471.52	513.97	567.24
76	187.48	232.55	292.11	380.83	439.70	475.23	510.77	555.70	611.71
77	202.50	251.70	316.45	413.18	476.83	515.54	553.21	601.83	660.04
78	220.63	273.98	345.44	451.36	521.38	562.75	603.06	653.99	715.50
79	239.80	298.83	377.05	493.80	569.65	614.20	657.69	711.10	775.35
80	261.03	325.78	411.74	539.41	622.16	670.95	716.56	773.71	840.69
81	283.82	354.77	449.56	589.80	679.97	732.47	781.28	841.24	911.53
82	308.68	386.88	490.99	644.96	743.08	799.30	851.82	914.83	987.86
83	325.25	408.12	518.95	681.03	783.93	840.68	893.19	955.46	1,030.68
84	342.86	430.38	547.96	719.74	826.36	883.64	936.14	998.29	1,075.17
85	360.98	454.21	578.50	760.59	871.44	929.25	981.76	1,043.31	1,121.29
86	380.67	479.59	611.14	803.55	918.65	976.45	1,029.49	1,089.99	1,169.62
87	400.87	506.00	645.83	849.16	969.02	1,026.84	1,079.88	1,138.32	1,220.13
88	422.61	533.97	682.10	896.89	1,021.54	1,079.36	1,131.86	1,189.39	1,272.85
89	445.40	562.97	720.42	947.82	1,077.23	1,135.05	1,187.03	1,242.66	1,327.77

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.86	$18.26	$21.14	$26.47	$29.96	$31.95	$34.45	$37.81	$44.54
35-39	18.26	21.14	24.98	31.45	36.45	38.95	42.44	46.61	54.38
40-44	22.10	25.95	30.75	39.44	44.92	48.41	52.91	58.00	67.33
45-49	26.90	32.19	38.44	49.92	57.40	61.41	66.89	73.54	85.46
50	30.27	36.03	43.72	56.91	65.39	69.88	76.38	83.90	96.85
51	31.71	37.96	45.64	59.41	67.89	72.88	79.37	87.53	101.00
52	32.67	39.39	47.57	61.90	70.89	76.38	82.86	91.16	105.14
53	34.59	41.80	50.93	65.89	75.38	80.87	88.35	96.85	111.35
54	36.99	44.20	53.81	69.88	80.37	86.37	93.35	102.56	118.09
55	38.91	47.09	57.17	73.89	85.36	91.35	99.34	109.28	125.33
56	41.32	49.49	60.53	78.87	90.35	97.34	105.33	116.02	132.59
57	43.72	52.37	64.38	83.37	96.35	103.33	111.82	122.74	140.87
58	46.12	56.21	68.72	89.36	102.34	110.32	119.31	131.04	149.68
59	49.49	59.58	73.02	95.34	109.33	117.81	127.30	139.84	159.52
60	52.37	63.42	77.84	101.34	116.81	125.79	136.29	149.16	169.87
61	55.73	67.74	83.13	108.33	124.80	134.29	145.26	159.00	180.75
62	59.58	72.08	88.89	115.81	132.78	143.27	154.76	169.87	192.66
63	63.90	77.36	95.62	124.80	143.27	154.25	166.73	182.82	207.16
64	68.22	83.13	102.83	134.29	154.76	166.23	179.71	197.32	222.71
65	73.52	89.37	110.51	144.76	166.73	179.21	193.69	212.34	239.80
66	78.80	96.10	119.16	155.75	179.71	193.19	208.67	228.91	257.92
67	84.57	103.30	128.28	167.73	193.19	208.67	225.14	246.52	277.60
68	91.77	112.43	139.82	183.21	211.17	227.63	245.61	269.32	302.46
69	99.46	122.04	152.31	199.68	230.13	248.61	268.07	294.18	329.91
70	107.63	132.61	165.76	217.65	251.59	271.57	293.03	320.59	359.44
71	117.24	144.62	180.18	237.62	274.56	296.53	319.48	350.11	391.55
72	126.85	157.11	196.51	259.09	299.52	323.48	348.94	382.23	426.76
73	137.41	170.09	212.86	281.05	324.48	350.94	377.89	413.81	459.91
74	148.47	184.02	230.63	305.00	351.94	380.39	409.34	447.48	496.16
75	160.48	198.91	249.85	330.47	381.88	412.83	443.79	484.76	535.01
76	173.93	215.74	270.99	358.43	413.83	447.28	480.73	524.12	576.96
77	187.86	233.51	293.57	388.87	448.77	485.21	520.66	567.64	622.53
78	204.69	254.17	320.47	424.82	490.71	529.64	567.58	616.84	674.85
79	222.47	277.23	349.79	464.75	536.13	578.07	619.00	670.70	731.30
80	242.16	302.22	381.98	507.68	585.56	631.48	674.42	729.75	792.93
81	263.30	329.12	417.06	555.10	639.97	689.38	735.32	793.44	859.74
82	286.36	358.92	455.49	607.02	699.38	752.28	801.70	862.85	931.73
83	301.74	378.62	481.44	640.97	737.82	791.23	840.65	901.17	972.12
84	318.07	399.27	508.35	677.41	777.75	831.66	881.08	941.58	1,014.08
85	334.88	421.37	536.69	715.85	820.18	874.59	924.01	984.04	1,057.58
86	353.15	444.92	566.96	756.28	864.60	919.02	968.94	1,028.06	1,103.16
87	371.89	469.43	599.16	799.22	912.03	966.44	1,016.36	1,073.64	1,150.80
88	392.07	495.37	632.79	844.14	961.45	1,015.87	1,065.29	1,121.81	1,200.54
89	413.21	522.28	668.34	892.06	1,013.86	1,068.27	1,117.20	1,172.05	1,252.32

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $5 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$19.22	$23.15	$26.20	$27.96	$30.14	$34.17	$40.24
35-39	n/a	n/a	22.71	27.52	31.89	34.07	37.12	42.12	49.15
40-44	n/a	n/a	27.96	34.51	39.32	42.37	46.30	52.42	60.84
45-49	n/a	n/a	34.94	43.68	50.24	53.73	58.54	66.46	77.22
50	n/a	n/a	39.75	49.80	57.22	61.16	66.83	75.82	87.51
51	n/a	n/a	41.50	51.98	59.40	63.77	69.46	79.09	91.26
52	n/a	n/a	43.24	54.16	62.02	66.83	72.51	82.36	95.01
53	n/a	n/a	46.30	57.65	65.96	70.76	77.31	87.51	100.62
54	n/a	n/a	48.92	61.16	70.32	75.57	81.68	92.67	106.71
55	n/a	n/a	51.98	64.65	74.69	79.94	86.92	98.75	113.26
56	n/a	n/a	55.04	69.02	79.06	85.18	92.16	104.84	119.80
57	n/a	n/a	58.54	72.94	84.30	90.41	97.84	110.91	127.30
58	n/a	n/a	62.46	78.18	89.54	96.53	104.40	118.41	135.25
59	n/a	n/a	66.39	83.43	95.66	103.08	111.38	126.36	144.15
60	n/a	n/a	70.76	88.67	102.22	110.07	119.25	134.79	153.51
61	n/a	n/a	75.57	94.78	109.20	117.50	127.11	143.67	163.33
62	n/a	n/a	80.80	101.33	116.19	125.36	135.40	153.51	174.10
63	n/a	n/a	86.92	109.20	125.36	134.98	145.90	165.21	187.20
64	n/a	n/a	93.48	117.50	135.40	145.46	157.24	178.31	201.24
65	n/a	n/a	100.46	126.68	145.90	156.82	169.48	191.88	216.69
66	n/a	n/a	108.33	136.28	157.24	169.03	182.58	206.86	233.07
67	n/a	n/a	116.62	146.76	169.03	182.58	196.99	222.76	250.84
68	n/a	n/a	127.11	160.30	184.77	199.18	214.90	243.36	273.31
69	n/a	n/a	138.46	174.72	201.36	217.53	234.55	265.83	298.11
70	n/a	n/a	150.70	190.44	220.14	237.62	256.39	289.69	324.79
71	n/a	n/a	163.80	207.91	240.24	259.46	279.55	316.36	353.80
72	n/a	n/a	178.66	226.70	262.08	283.04	305.32	345.39	385.63
73	n/a	n/a	193.50	245.92	283.92	307.07	330.65	373.93	415.59
74	n/a	n/a	209.66	266.88	307.94	332.83	358.18	404.35	448.35
75	n/a	n/a	227.14	289.15	334.15	361.23	388.32	438.04	483.44
76	n/a	n/a	246.36	313.62	362.10	391.37	420.64	473.61	521.35
77	n/a	n/a	266.88	340.26	392.68	424.57	455.58	512.92	562.53
78	n/a	n/a	291.34	371.71	429.38	463.44	496.63	557.38	609.80
79	n/a	n/a	317.99	406.65	469.12	505.82	541.63	606.06	660.81
80	n/a	n/a	347.26	444.21	512.36	552.55	590.11	659.41	716.50
81	n/a	n/a	379.14	485.71	559.97	603.21	643.40	716.97	776.87
82	n/a	n/a	414.08	531.15	611.95	658.25	701.49	779.68	841.92
83	n/a	n/a	437.67	560.85	645.58	692.32	735.57	814.31	878.43
84	n/a	n/a	462.14	592.73	680.54	727.71	770.95	850.83	916.35
85	n/a	n/a	487.89	626.37	717.66	765.27	808.51	889.19	955.65
86	n/a	n/a	515.42	661.75	756.53	804.15	847.83	928.98	996.83
87	n/a	n/a	544.69	699.31	798.03	845.63	889.31	970.16	1,039.89
88	n/a	n/a	575.25	738.63	841.27	888.88	932.13	1,013.68	1,084.82
89	n/a	n/a	607.59	780.55	887.13	934.75	977.56	1,059.08	1,131.62

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.22	$18.72	$21.22	$24.96	$27.46	$29.32	$31.82	$33.70	$39.94
35-39	17.48	19.96	23.08	27.46	31.20	33.08	36.20	38.06	45.56
40-44	19.96	23.08	26.84	32.44	36.82	39.32	43.06	45.56	54.92
45-49	23.72	28.08	33.08	40.56	46.18	49.92	54.92	58.04	69.88
50	26.84	31.20	37.44	46.18	52.42	56.78	62.40	66.14	78.62
51	27.46	32.44	39.32	48.04	54.92	59.28	64.90	68.64	82.36
52	28.70	33.70	40.56	49.92	57.40	61.78	67.40	71.76	85.48
53	30.58	36.20	43.06	53.66	61.16	66.14	72.38	76.76	91.10
54	32.44	38.68	46.18	57.40	65.52	70.52	77.38	82.36	97.34
55	34.32	41.18	49.30	61.16	69.88	75.50	83.00	87.98	103.58
56	36.82	43.68	52.42	65.52	74.88	80.50	88.60	93.60	110.44
57	38.68	46.80	56.16	69.88	79.88	86.12	94.22	100.46	117.94
58	41.80	49.92	60.52	75.50	86.12	92.98	101.72	107.96	126.68
59	44.92	53.66	65.52	81.12	92.98	100.46	109.82	116.06	136.04
60	48.04	57.40	70.52	87.36	100.46	107.96	117.94	125.42	146.02
61	51.16	61.78	75.50	94.22	107.96	116.68	127.30	134.78	157.24
62	54.92	66.76	81.74	101.72	116.68	125.42	137.28	145.40	168.48
63	59.90	72.38	88.60	111.08	127.30	137.28	149.14	158.50	183.46
64	64.90	78.62	96.72	121.06	138.52	149.76	162.86	172.22	199.68
65	70.52	85.48	105.46	131.66	151.64	163.48	177.84	187.82	216.52
66	76.12	92.98	114.82	143.52	165.36	178.46	194.06	205.30	235.87
67	83.00	101.08	124.80	156.62	180.34	194.68	211.54	223.39	256.46
68	91.10	111.70	137.90	173.47	199.68	215.28	234.00	247.10	282.67
69	99.84	122.92	152.26	191.56	220.90	238.36	258.34	273.31	311.38
70	109.82	135.40	167.86	212.16	243.98	263.95	285.79	302.02	343.20
71	121.06	149.14	185.32	234.00	270.19	292.03	316.36	333.84	378.14
72	132.92	164.11	204.67	258.96	298.90	323.23	349.44	369.40	416.83
73	145.40	179.08	224.02	283.92	326.98	353.80	382.51	403.10	453.02
74	158.50	195.94	245.23	310.75	358.18	386.88	418.08	439.92	492.96
75	173.47	214.66	268.32	340.70	392.49	423.69	457.39	480.48	535.39
76	189.07	234.62	293.90	373.15	429.93	464.25	499.82	524.78	582.19
77	206.54	256.46	321.36	408.72	471.12	508.56	546.62	572.83	632.73
78	224.64	278.92	350.68	445.53	512.92	553.48	594.04	620.87	683.90
79	243.36	303.26	381.88	486.09	559.10	602.15	645.21	673.29	738.81
80	264.58	330.10	415.58	529.77	609.64	655.19	701.37	729.45	797.47
81	287.04	358.80	453.02	577.82	663.93	713.23	761.90	790.60	861.73
82	311.38	390.00	493.58	629.61	723.83	776.25	827.41	856.75	930.37
83	335.08	420.57	532.89	680.78	780.62	835.53	887.95	916.03	994.03
84	360.67	453.64	575.95	736.31	843.01	899.17	953.47	979.67	1,061.41
85	388.12	489.21	622.12	796.22	909.79	967.19	1,022.73	1,047.69	1,133.17
86	418.08	527.90	672.04	860.49	981.55	1,040.83	1,097.61	1,120.07	1,209.93
87	449.90	569.08	725.71	931.00	1,059.55	1,120.07	1,178.11	1,198.07	1,292.29
88	483.60	613.39	784.36	1,006.51	1,143.15	1,204.93	1,264.21	1,281.07	1,380.27
89	520.41	661.43	847.39	1,088.25	1,233.63	1,296.67	1,357.19	1,370.29	1,473.87

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$15.25	$17.60	$19.94	$23.72	$26.08	$27.86	$30.23	$32.35	$38.35
35-39	16.43	18.76	21.70	26.08	29.64	31.42	34.39	36.53	43.73
40-44	18.76	21.70	25.22	30.82	34.97	37.35	40.91	43.73	52.72
45-49	22.30	26.40	31.09	38.53	43.87	47.42	52.17	55.71	67.09
50	25.22	29.32	35.19	43.87	49.80	53.95	59.28	63.49	75.48
51	25.81	30.50	36.96	45.64	52.17	56.31	61.66	65.89	79.07
52	26.98	31.68	38.13	47.42	54.53	58.69	64.02	68.89	82.07
53	28.75	34.03	40.47	50.98	58.10	62.84	68.76	73.69	87.46
54	30.50	36.36	43.41	54.53	62.25	66.99	73.50	79.07	93.45
55	32.26	38.72	46.34	58.10	66.39	71.73	78.85	84.46	99.44
56	34.61	41.06	49.28	62.25	71.14	76.47	84.17	89.86	106.02
57	36.36	44.00	52.79	66.39	75.88	81.81	89.51	96.45	113.22
58	39.29	46.92	56.89	71.73	81.81	88.33	96.63	103.64	121.61
59	42.23	50.44	61.59	77.06	88.33	95.44	104.33	111.41	130.59
60	45.16	53.96	66.28	83.00	95.44	102.56	112.04	120.40	140.18
61	48.10	58.07	70.97	89.51	102.56	110.85	120.94	129.39	150.95
62	51.62	62.76	76.83	96.63	110.85	119.15	130.42	139.58	161.74
63	56.31	68.04	83.29	105.52	120.94	130.42	141.68	152.16	176.11
64	61.00	73.91	90.92	115.00	131.60	142.28	154.72	165.34	191.69
65	66.28	80.36	99.13	125.08	144.05	155.31	168.95	180.30	207.86
66	71.55	87.40	107.93	136.34	157.09	169.54	184.36	197.08	226.44
67	78.02	95.02	117.32	148.79	171.31	184.95	200.95	214.46	246.21
68	85.64	105.00	129.63	164.80	189.70	204.51	222.30	237.22	271.37
69	93.85	115.55	143.13	181.98	209.86	226.45	245.42	262.38	298.92
70	103.23	127.28	157.79	201.55	231.78	250.75	271.50	289.94	329.47
71	113.79	140.19	174.21	222.30	256.69	277.44	300.54	320.48	363.01
72	124.94	154.26	192.39	246.01	283.95	307.08	331.96	354.63	400.16
73	136.67	168.34	210.58	269.73	310.62	336.11	363.39	386.97	434.90
74	148.98	184.18	230.52	295.22	340.26	367.54	397.17	422.32	473.23
75	163.07	201.77	252.22	323.66	372.87	402.51	434.53	461.25	513.98
76	177.73	220.55	276.27	354.50	408.43	441.04	474.83	503.79	558.90
77	194.15	241.07	302.08	388.28	447.56	483.13	519.29	549.92	607.42
78	211.15	262.19	329.64	423.26	487.27	525.80	564.33	596.04	656.54
79	228.76	285.06	358.97	461.79	531.14	572.05	612.95	646.36	709.26
80	248.70	310.28	390.64	503.29	579.16	622.43	666.30	700.27	765.57
81	269.81	337.27	425.83	548.93	630.74	677.57	723.80	758.97	827.26
82	292.69	366.60	463.96	598.13	687.64	737.44	786.05	822.48	893.16
83	314.98	395.34	500.92	646.74	741.58	793.75	843.55	879.39	954.26
84	339.03	426.42	541.39	699.50	800.86	854.22	905.80	940.49	1,018.96
85	364.83	459.86	584.79	756.41	864.30	918.83	971.59	1,005.78	1,087.85
86	393.00	496.23	631.72	817.47	932.47	988.79	1,042.73	1,075.27	1,161.54
87	422.91	534.93	682.17	884.45	1,006.57	1,064.06	1,119.20	1,150.15	1,240.60
88	454.58	576.58	737.30	956.18	1,086.00	1,144.68	1,201.00	1,229.83	1,325.06
89	489.19	621.75	796.54	1,033.84	1,171.95	1,231.83	1,289.33	1,315.48	1,414.92

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$14.12	$16.29	$18.46	$22.21	$24.44	$26.09	$28.32	$30.67	$36.35
35-39	15.21	17.37	20.08	24.44	27.76	29.43	32.21	34.64	41.45
40-44	17.37	20.08	23.35	28.88	32.77	35.00	38.32	41.45	49.97
45-49	20.63	24.43	28.78	36.10	41.09	44.43	48.87	52.81	63.59
50	23.35	27.14	32.57	41.09	46.65	50.53	55.54	60.18	71.54
51	23.89	28.22	34.20	42.76	48.87	52.76	57.76	62.46	74.96
52	24.97	29.31	35.29	44.43	51.09	54.98	59.98	65.30	77.79
53	26.61	31.49	37.46	47.76	54.43	58.86	64.42	69.85	82.90
54	28.22	33.65	40.18	51.09	58.31	62.76	68.87	74.96	88.58
55	29.86	35.83	42.89	54.43	62.19	67.20	73.86	80.06	94.25
56	32.03	38.00	45.60	58.31	66.64	71.64	78.86	85.18	100.50
57	33.65	40.71	48.86	62.19	71.09	76.65	83.86	91.42	107.32
58	36.37	43.43	52.66	67.20	76.65	82.74	90.52	98.24	115.28
59	39.09	46.69	57.00	72.20	82.74	89.41	97.74	105.61	123.80
60	41.79	49.94	61.35	77.75	89.41	96.08	104.97	114.13	132.87
61	44.51	53.75	65.68	83.86	96.08	103.84	113.29	122.65	143.09
62	47.78	58.08	71.12	90.52	103.84	111.62	122.18	132.30	153.32
63	52.11	62.97	77.08	98.86	113.29	122.18	132.73	144.23	166.94
64	56.46	68.40	84.14	107.74	123.28	133.29	144.95	156.72	181.71
65	61.35	74.37	91.74	117.17	134.96	145.50	158.28	170.91	197.04
66	66.23	80.89	99.89	127.73	147.17	158.84	172.71	186.82	214.65
67	72.21	87.94	108.58	139.40	160.50	173.27	188.27	203.29	233.38
68	79.25	97.18	119.98	154.40	177.72	191.59	208.26	224.86	257.23
69	86.86	106.94	132.47	170.49	196.60	212.15	229.92	248.71	283.35
70	95.54	117.80	146.04	188.82	217.14	234.91	254.35	274.83	312.31
71	105.32	129.75	161.24	208.26	240.48	259.91	281.56	303.79	344.10
72	115.64	142.78	178.07	230.47	266.02	287.68	310.99	336.15	379.32
73	126.49	155.80	194.89	252.69	291.01	314.88	340.44	366.82	412.25
74	137.89	170.46	213.36	276.58	318.77	344.32	372.08	400.33	448.59
75	150.93	186.75	233.44	303.23	349.32	377.09	407.08	437.23	487.21
76	164.50	204.12	255.70	332.10	382.64	413.19	444.84	477.55	529.80
77	179.69	223.12	279.58	363.76	419.30	452.61	486.49	521.28	575.79
78	195.43	242.66	305.09	396.52	456.50	492.60	528.69	565.00	622.35
79	211.72	263.83	332.23	432.63	497.59	535.92	574.24	612.69	672.32
80	230.18	287.18	361.56	471.50	542.58	583.12	624.22	663.80	725.70
81	249.72	312.15	394.12	514.26	590.90	634.77	678.08	719.45	784.18
82	270.89	339.30	429.41	560.35	644.21	690.87	736.40	779.64	846.64
83	291.52	365.90	463.62	605.89	694.75	743.62	790.27	833.59	904.56
84	313.79	394.67	501.08	655.31	750.29	800.26	848.59	891.51	965.88
85	337.67	425.61	541.24	708.63	809.71	860.80	910.23	953.39	1,031.18
86	363.73	459.27	584.67	765.83	873.58	926.34	976.87	1,019.26	1,101.03
87	391.41	495.09	631.37	828.58	943.00	996.86	1,048.52	1,090.25	1,175.99
88	420.73	533.65	682.39	895.79	1,017.41	1,072.39	1,125.14	1,165.77	1,256.05
89	452.76	575.45	737.23	968.54	1,097.94	1,154.03	1,207.90	1,246.96	1,341.22

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$13.46	$15.53	$17.61	$21.22	$23.33	$24.93	$27.04	$29.65	$35.15
35-39	14.51	16.57	19.16	23.33	26.52	28.11	30.76	33.49	40.09
40-44	16.57	19.16	22.28	27.58	31.30	33.41	36.60	40.09	48.33
45-49	19.68	23.30	27.46	34.47	39.25	42.44	46.68	51.08	61.49
50	22.28	25.90	31.08	39.25	44.55	48.26	53.04	58.20	69.18
51	22.79	26.92	32.63	40.83	46.68	50.39	55.17	60.40	72.48
52	23.83	27.97	33.67	42.44	48.80	52.52	57.28	63.15	75.23
53	25.37	30.04	35.74	45.61	51.98	56.22	61.53	67.55	80.17
54	26.92	32.11	38.32	48.80	55.69	59.93	65.77	72.48	85.66
55	28.48	34.18	40.92	51.98	59.40	64.18	70.55	77.42	91.16
56	30.56	36.25	43.51	55.69	63.64	68.42	75.32	82.36	97.19
57	32.11	38.85	46.61	59.40	67.90	73.20	80.08	88.41	103.79
58	34.70	41.43	50.24	64.18	73.20	79.04	86.45	95.00	111.48
59	37.29	44.54	54.38	68.96	79.04	85.40	93.35	102.13	119.72
60	39.87	47.64	58.53	74.26	85.40	91.77	100.24	110.37	128.50
61	42.47	51.27	62.66	80.08	91.77	99.18	108.21	118.60	138.37
62	45.58	55.42	67.84	86.45	99.18	106.60	116.68	127.95	148.26
63	49.72	60.08	73.54	94.42	108.21	116.68	126.76	139.48	161.44
64	53.87	65.26	80.28	102.89	117.74	127.30	138.44	151.56	175.72
65	58.53	70.95	87.53	111.92	128.89	138.96	151.17	165.28	190.54
66	63.18	77.17	95.30	122.00	140.55	151.69	164.95	180.66	207.57
67	68.89	83.90	103.58	133.12	153.28	165.48	179.80	196.59	225.69
68	75.61	92.70	114.46	147.46	169.72	182.99	198.90	217.45	248.76
69	82.86	102.02	126.37	162.83	187.77	202.61	219.59	240.52	274.01
70	91.16	112.38	139.32	180.34	207.38	224.37	242.92	265.78	302.02
71	100.48	123.78	153.82	198.90	229.67	248.23	268.91	293.78	332.76
72	110.32	136.22	169.87	220.11	254.06	274.75	297.02	325.08	366.82
73	120.68	148.64	185.93	241.33	277.93	300.73	325.13	354.73	398.66
74	131.55	162.63	203.54	264.14	304.45	328.84	355.36	387.13	433.80
75	143.99	178.17	222.71	289.59	333.62	360.14	388.79	422.82	471.15
76	156.94	194.74	243.94	317.18	365.44	394.61	424.84	461.80	512.33
77	171.42	212.86	266.73	347.41	400.45	432.27	464.63	504.09	556.81
78	186.45	231.50	291.06	378.71	435.98	470.46	504.93	546.37	601.83
79	201.99	251.70	316.96	413.18	475.23	511.83	548.43	592.50	650.15
80	219.60	273.98	344.93	450.31	518.19	556.92	596.17	641.92	701.78
81	238.24	297.80	376.00	491.14	564.34	606.25	647.61	695.72	758.33
82	258.45	323.70	409.67	535.17	615.26	659.81	703.30	753.94	818.73
83	278.11	349.08	442.31	578.66	663.52	710.20	754.76	806.11	874.75
84	299.35	376.52	478.04	625.87	716.56	764.30	810.45	862.12	934.04
85	322.14	406.04	516.36	676.78	773.32	822.11	869.32	921.96	997.19
86	347.00	438.16	557.79	731.42	834.32	884.71	932.97	985.66	1,064.74
87	373.42	472.34	602.34	791.35	900.61	952.06	1,001.39	1,054.30	1,137.22
88	401.39	509.11	651.02	855.53	971.69	1,024.19	1,074.58	1,127.34	1,214.64
89	431.94	549.00	703.34	925.01	1,048.58	1,102.17	1,153.62	1,205.86	1,297.00

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$12.49	$14.41	$16.34	$19.96	$21.97	$23.45	$25.46	$27.97	$33.15
35-39	13.46	15.37	17.77	21.97	24.96	26.47	28.95	31.59	37.81
40-44	15.37	17.77	20.66	25.95	29.45	31.45	34.45	37.81	45.58
45-49	18.26	21.62	25.47	32.44	36.94	39.94	43.93	48.17	58.00
50	20.66	24.02	28.83	36.94	41.93	45.43	49.92	54.89	65.26
51	21.14	24.98	30.27	38.43	43.93	47.42	51.92	56.97	68.37
52	22.10	25.95	31.23	39.94	45.93	49.42	53.91	59.56	70.95
53	23.54	27.87	33.15	42.93	48.93	52.91	57.90	63.71	75.61
54	24.98	29.78	35.55	45.93	52.42	56.41	61.90	68.37	80.79
55	26.42	31.71	37.96	48.93	55.91	60.40	66.39	73.02	85.97
56	28.35	33.63	40.36	52.42	59.90	64.40	70.89	77.68	91.67
57	29.78	36.03	43.24	55.91	63.90	68.89	75.38	83.38	97.89
58	32.19	38.44	46.60	60.40	68.89	74.38	81.37	89.61	105.14
59	34.59	41.32	50.45	64.90	74.38	80.37	87.86	96.33	112.91
60	36.99	44.20	54.29	69.88	80.37	86.37	94.35	104.10	121.20
61	39.39	47.57	58.13	75.38	86.37	93.35	101.84	111.87	130.52
62	42.28	51.40	62.94	81.37	93.35	100.34	109.82	120.68	139.84
63	46.12	55.73	68.22	88.86	101.84	109.82	119.31	131.55	152.27
64	49.97	60.53	74.48	96.85	110.81	119.80	130.29	142.94	165.73
65	54.29	65.82	81.21	105.33	121.31	130.79	142.28	155.89	179.71
66	58.61	71.60	88.41	114.82	132.28	142.77	155.25	170.40	195.77
67	63.90	77.84	96.10	125.30	144.27	155.75	169.23	185.42	212.86
68	70.14	86.01	106.19	138.78	159.74	172.22	187.20	205.09	234.62
69	76.88	94.65	117.24	153.25	176.71	190.69	206.67	226.85	258.45
70	84.57	104.26	129.25	169.72	195.18	211.17	228.63	250.68	284.86
71	93.22	114.84	142.70	187.20	216.15	233.63	253.09	277.09	313.85
72	102.35	126.37	157.60	207.16	239.11	258.59	279.55	306.60	345.97
73	111.96	137.89	172.49	227.14	261.58	283.04	306.01	334.57	376.00
74	122.04	150.87	188.83	248.61	286.54	309.50	334.46	365.14	409.15
75	133.58	165.28	206.61	272.56	313.99	338.95	365.91	398.80	444.38
76	145.59	180.65	226.31	298.52	343.95	371.41	399.86	435.56	483.21
77	159.03	197.47	247.45	326.98	376.90	406.84	437.30	475.45	525.17
78	172.97	214.77	270.02	356.43	410.33	442.79	475.23	515.33	567.64
79	187.38	233.51	294.05	388.87	447.28	481.72	516.17	558.84	613.22
80	203.73	254.17	319.99	423.81	487.71	524.16	561.09	605.45	661.90
81	221.02	276.27	348.83	462.26	531.15	570.58	609.52	656.20	715.24
82	239.76	300.30	380.06	503.69	579.07	621.01	661.94	711.10	772.22
83	258.01	323.84	410.33	544.62	624.50	668.43	710.36	760.30	825.05
84	277.72	349.31	443.48	589.05	674.42	719.34	762.78	813.12	880.98
85	298.85	376.70	479.04	636.98	727.83	773.75	818.19	869.58	940.53
86	321.91	406.48	517.47	688.39	785.24	832.66	878.09	929.65	1,004.24
87	346.43	438.19	558.79	744.80	847.64	896.05	942.48	994.40	1,072.61
88	372.37	472.32	603.95	805.20	914.52	963.94	1,011.37	1,063.29	1,145.63
89	400.72	509.31	652.49	870.60	986.90	1,037.34	1,085.75	1,137.34	1,223.31

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

Without Increasing Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$14.86	$17.48	$19.22	$20.53	$22.28	$25.28	$29.96
35-39	n/a	n/a	16.16	19.22	21.84	23.15	25.34	28.55	34.17
40-44	n/a	n/a	18.79	22.71	25.78	27.52	30.14	34.17	41.19
45-49	n/a	n/a	23.15	28.40	32.32	34.94	38.44	43.53	52.42
50	n/a	n/a	26.20	32.32	36.70	39.75	43.68	49.60	58.96
51	n/a	n/a	27.52	33.63	38.44	41.50	45.43	51.48	61.78
52	n/a	n/a	28.40	34.94	40.18	43.24	47.18	53.83	64.11
53	n/a	n/a	30.14	37.56	42.81	46.30	50.67	57.57	68.32
54	n/a	n/a	32.32	40.18	45.86	49.36	54.16	61.78	73.00
55	n/a	n/a	34.51	42.81	48.92	52.85	58.10	65.99	77.68
56	n/a	n/a	36.70	45.86	52.42	56.34	62.02	70.20	82.83
57	n/a	n/a	39.32	48.92	55.91	60.28	65.96	75.35	88.45
58	n/a	n/a	42.37	52.85	60.28	65.08	71.20	80.97	95.01
59	n/a	n/a	45.86	56.78	65.08	70.32	76.88	87.04	102.03
60	n/a	n/a	49.36	61.16	70.32	75.57	82.56	94.07	109.52
61	n/a	n/a	52.85	65.96	75.57	81.68	89.10	101.08	117.94
62	n/a	n/a	57.22	71.20	81.68	87.80	96.10	109.05	126.36
63	n/a	n/a	62.02	77.75	89.10	96.10	104.40	118.88	137.60
64	n/a	n/a	67.70	84.74	96.97	104.84	114.00	129.16	149.76
65	n/a	n/a	73.82	92.16	106.14	114.44	124.48	140.87	162.39
66	n/a	n/a	80.38	100.46	115.76	124.92	135.84	153.97	176.91
67	n/a	n/a	87.36	109.64	126.24	136.28	148.08	167.55	192.35
68	n/a	n/a	96.53	121.43	139.78	150.70	163.80	185.32	212.01
69	n/a	n/a	106.58	134.09	154.62	166.85	180.84	204.99	233.53
70	n/a	n/a	117.50	148.52	170.79	184.77	200.06	226.51	257.40
71	n/a	n/a	129.73	163.80	189.14	204.42	221.45	250.38	283.60
72	n/a	n/a	143.27	181.27	209.22	226.26	244.60	277.06	312.63
73	n/a	n/a	156.82	198.74	228.88	247.66	267.76	302.32	339.76
74	n/a	n/a	171.66	217.53	250.72	270.82	292.66	329.94	369.72
75	n/a	n/a	187.82	238.49	274.74	296.58	320.18	360.36	401.55
76	n/a	n/a	205.73	261.21	300.96	324.98	349.87	393.59	436.64
77	n/a	n/a	224.95	286.10	329.78	355.99	382.63	429.63	474.55
78	n/a	n/a	245.47	311.88	359.05	387.43	415.83	465.66	512.92
79	n/a	n/a	267.31	340.26	391.37	421.51	451.65	504.97	554.11
80	n/a	n/a	290.91	370.84	426.75	458.64	490.96	547.09	598.11
81	n/a	n/a	317.11	404.47	464.76	499.26	533.33	592.95	646.30
82	n/a	n/a	345.51	440.73	506.68	543.38	579.19	642.56	697.78
83	n/a	n/a	373.02	476.55	546.43	584.88	621.56	687.03	745.52
84	n/a	n/a	403.16	515.42	590.11	629.43	667.42	734.75	796.06
85	n/a	n/a	435.49	557.35	636.86	677.03	715.91	785.76	849.88
86	n/a	n/a	470.43	602.34	687.08	728.58	768.33	840.06	907.44
87	n/a	n/a	508.00	651.69	741.68	784.05	824.68	898.55	969.22
88	n/a	n/a	549.05	704.56	800.21	843.45	884.95	960.80	1,035.21
89	n/a	n/a	593.18	761.78	863.55	907.66	950.03	1,027.72	1,105.41

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.46	$26.20	$31.20	$38.06	$43.68	$47.42	$52.42	$56.16	$69.26
35-39	26.20	30.58	36.82	45.56	52.42	57.40	63.64	68.64	84.24
40-44	31.20	37.44	44.92	56.78	66.14	71.76	79.88	86.12	105.46
45-49	39.32	46.80	57.40	73.00	84.86	92.98	102.96	111.08	134.78
50	44.30	53.66	66.14	83.62	97.34	106.70	117.94	126.68	153.50
51	46.18	56.16	69.26	87.36	102.34	111.70	123.56	132.92	160.36
52	48.04	58.66	72.38	91.72	106.70	116.68	129.16	138.52	167.23
53	51.16	62.40	76.76	97.34	113.56	124.18	137.28	147.88	177.22
54	54.28	66.14	81.74	103.58	121.06	132.28	146.02	157.24	187.82
55	57.40	70.52	86.74	110.44	129.16	141.02	155.38	167.23	199.68
56	61.16	74.88	92.36	117.94	137.28	149.76	165.36	177.84	211.54
57	64.90	79.24	98.60	125.42	146.64	159.74	175.96	189.07	224.64
58	69.26	84.86	105.46	134.16	156.62	170.98	187.82	201.55	238.99
59	73.64	90.48	112.32	143.52	167.23	182.20	200.30	215.28	253.96
60	78.62	96.72	120.44	153.50	178.46	194.68	214.03	229.63	270.19
61	84.24	102.96	128.54	163.48	190.94	208.42	228.38	244.60	287.66
62	89.24	109.82	137.28	175.34	204.04	222.14	243.98	261.46	305.76
63	96.10	117.94	147.88	188.44	219.64	239.62	262.70	280.80	327.60
64	102.96	127.30	159.12	203.42	236.50	258.34	282.67	302.64	351.94
65	110.44	136.66	171.60	219.02	255.22	278.30	304.51	325.10	376.90
66	118.56	146.64	184.70	235.87	275.18	299.52	327.60	350.06	404.35
67	127.30	157.88	198.43	253.96	296.40	322.60	352.56	376.27	433.68
68	137.90	171.60	215.90	276.43	322.60	351.31	383.76	409.34	470.49
69	149.76	185.95	234.62	300.76	350.68	382.51	417.45	444.91	509.80
70	162.24	201.55	255.22	327.60	381.88	416.83	454.27	484.22	552.24
71	175.96	219.02	277.06	356.30	416.20	453.64	494.20	526.03	599.04
72	190.32	237.74	301.39	388.12	453.02	493.58	537.26	572.20	648.95
73	205.30	256.46	325.10	419.32	489.21	532.89	579.07	615.26	695.13
74	221.52	276.43	351.31	453.02	527.90	575.32	623.99	662.06	744.43
75	238.36	298.27	379.39	489.21	570.33	620.87	672.67	711.98	796.84
76	257.08	321.98	409.34	528.52	615.88	670.17	725.08	766.27	853.00
77	277.06	347.56	442.41	570.96	665.18	723.21	781.24	824.29	913.53
78	300.76	377.52	481.10	622.12	723.83	785.61	847.39	891.07	984.67
79	325.72	409.96	523.53	677.66	788.11	854.25	919.77	964.07	1,060.79
80	353.80	445.53	570.33	738.19	857.99	928.51	997.77	1,042.69	1,143.15
81	383.13	484.22	620.25	804.33	933.49	1,009.00	1,082.01	1,127.55	1,232.39
82	415.58	526.03	675.16	876.09	1,016.49	1,096.99	1,173.73	1,219.29	1,327.87
83	436.80	553.48	711.35	922.89	1,068.27	1,149.39	1,226.15	1,268.59	1,379.03
84	459.26	582.19	748.79	972.19	1,122.57	1,203.69	1,280.43	1,320.37	1,432.07
85	482.35	612.76	788.73	1,023.97	1,179.97	1,261.09	1,337.85	1,373.41	1,487.61
86	506.68	644.59	830.53	1,078.27	1,239.87	1,320.99	1,397.13	1,428.95	1,545.01
87	532.27	677.66	874.84	1,136.29	1,302.91	1,383.39	1,459.53	1,486.35	1,604.29
88	559.10	713.23	921.64	1,196.83	1,369.67	1,449.54	1,524.42	1,546.89	1,666.69
89	587.80	750.67	970.31	1,260.47	1,439.55	1,518.18	1,591.81	1,609.28	1,730.96

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.11	$24.63	$29.32	$36.16	$41.50	$45.05	$49.80	$53.91	$66.49
35-39	24.63	28.75	34.61	43.28	49.80	54.53	60.46	65.89	80.87
40-44	29.32	35.19	42.23	53.95	62.84	68.17	75.88	82.67	101.24
45-49	36.96	44.00	53.96	69.35	80.62	88.33	97.81	106.64	129.39
50	41.64	50.44	62.17	79.44	92.48	101.37	112.04	121.61	147.36
51	43.41	52.79	65.10	83.00	97.22	106.11	117.38	127.60	153.95
52	45.16	55.13	68.04	87.14	101.37	110.85	122.70	132.98	160.55
53	48.10	58.66	72.15	92.48	107.89	117.97	130.42	141.97	170.13
54	51.02	62.17	76.83	98.40	115.00	125.67	138.72	150.95	180.30
55	53.96	66.28	81.53	104.92	122.70	133.97	147.61	160.55	191.69
56	57.49	70.38	86.81	112.04	130.42	142.28	157.09	170.73	203.07
57	61.00	74.49	92.68	119.15	139.31	151.76	167.17	181.51	215.65
58	65.10	79.77	99.13	127.45	148.79	162.42	178.43	193.49	229.44
59	69.22	85.05	105.58	136.34	158.88	173.09	190.29	206.67	243.81
60	73.91	90.92	113.21	145.82	169.54	184.95	203.33	220.45	259.38
61	79.19	96.78	120.83	155.31	181.39	198.00	216.96	234.82	276.15
62	83.88	103.23	129.04	166.57	193.84	211.03	231.78	250.99	293.53
63	90.33	110.86	139.01	179.02	208.66	227.64	249.57	269.56	314.50
64	96.78	119.66	149.57	193.25	224.67	245.42	268.54	290.53	337.86
65	103.82	128.45	161.30	208.07	242.45	264.38	289.28	312.10	361.82
66	111.45	137.84	173.62	224.08	261.42	284.54	311.22	336.05	388.17
67	119.66	148.41	186.53	241.26	281.58	306.47	334.93	361.22	416.33
68	129.63	161.30	202.95	262.61	306.47	333.75	364.57	392.96	451.68
69	140.77	174.79	220.55	285.73	333.15	363.39	396.59	427.12	489.41
70	152.51	189.46	239.90	311.22	362.79	396.00	431.56	464.85	530.14
71	165.40	205.87	260.43	338.48	395.39	430.96	469.49	504.99	575.08
72	178.90	223.47	283.31	368.71	430.37	468.90	510.40	549.31	622.99
73	192.98	241.07	305.59	398.35	464.76	506.25	550.12	590.65	667.33
74	208.23	259.85	330.24	430.37	501.50	546.55	592.80	635.57	714.65
75	224.06	280.37	356.63	464.76	541.82	589.83	639.04	683.49	764.96
76	241.66	302.66	384.78	502.10	585.08	636.66	688.83	735.62	818.87
77	260.43	326.70	415.87	542.41	631.91	687.05	742.17	791.33	876.99
78	282.72	354.87	452.23	591.02	687.64	746.33	805.02	855.43	945.29
79	306.18	385.36	492.13	643.77	748.71	811.54	873.78	925.51	1,018.36
80	332.57	418.81	536.11	701.29	815.10	882.08	947.88	1,000.99	1,097.42
81	360.15	455.17	583.04	764.11	886.81	958.54	1,027.91	1,082.46	1,183.09
82	390.64	494.47	634.65	832.29	965.66	1,042.14	1,115.04	1,170.51	1,274.75
83	410.59	520.27	668.68	876.75	1,014.86	1,091.93	1,164.84	1,217.84	1,323.87
84	431.70	547.26	703.87	923.58	1,066.44	1,143.50	1,216.41	1,267.56	1,374.78
85	453.41	576.00	741.41	972.78	1,120.98	1,198.04	1,270.95	1,318.47	1,428.10
86	476.28	605.92	780.70	1,024.36	1,177.88	1,254.94	1,327.27	1,371.78	1,483.21
87	500.33	637.00	822.34	1,079.48	1,237.76	1,314.22	1,386.54	1,426.90	1,540.12
88	525.55	670.43	866.34	1,136.99	1,301.18	1,377.06	1,448.20	1,485.01	1,600.02
89	552.53	705.63	912.09	1,197.45	1,367.57	1,442.28	1,512.22	1,544.91	1,661.72

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.54	$22.80	$27.14	$33.87	$38.88	$42.21	$46.65	$51.11	$63.03
35-39	22.80	26.61	32.03	40.55	46.65	51.09	56.64	62.46	76.66
40-44	27.14	32.57	39.09	50.53	58.86	63.86	71.09	78.37	95.97
45-49	34.20	40.71	49.94	64.97	75.52	82.74	91.64	101.08	122.65
50	38.54	46.69	57.54	74.42	86.63	94.96	104.97	115.28	139.69
51	40.18	48.86	60.26	77.75	91.08	99.41	109.96	120.95	145.93
52	41.79	51.03	62.97	81.63	94.96	103.84	114.96	126.05	152.18
53	44.51	54.28	66.77	86.63	101.07	110.52	122.18	134.57	161.27
54	47.23	57.54	71.12	92.19	107.74	117.73	129.96	143.09	170.91
55	49.94	61.35	75.46	98.29	114.96	125.51	138.28	152.18	181.71
56	53.20	65.15	80.34	104.97	122.18	133.29	147.17	161.84	192.50
57	56.46	68.94	85.78	111.62	130.50	142.17	156.61	172.06	204.42
58	60.26	73.83	91.74	119.40	139.40	152.17	167.16	183.41	217.48
59	64.07	78.72	97.72	127.73	148.84	162.16	178.26	195.90	231.11
60	68.40	84.14	104.78	136.61	158.84	173.27	190.49	208.97	245.88
61	73.29	89.57	111.83	145.50	169.94	185.49	203.26	222.59	261.77
62	77.64	95.54	119.43	156.05	181.60	197.70	217.14	237.93	278.23
63	83.61	102.61	128.66	167.71	195.48	213.26	233.80	255.52	298.11
64	89.57	110.75	138.44	181.05	210.48	229.92	251.58	275.40	320.27
65	96.09	118.89	149.29	194.93	227.15	247.69	271.01	295.84	342.98
66	103.14	127.58	160.69	209.93	244.91	266.57	291.56	318.55	367.96
67	110.75	137.36	172.63	226.02	263.79	287.11	313.78	342.41	394.64
68	119.98	149.29	187.83	246.03	287.11	312.67	341.54	372.50	428.15
69	130.29	161.78	204.12	267.67	312.11	340.44	371.54	404.87	463.92
70	141.15	175.35	222.04	291.56	339.87	370.98	404.30	440.64	502.53
71	153.09	190.55	241.03	317.10	370.42	403.74	439.84	478.69	545.12
72	165.58	206.83	262.21	345.42	403.19	439.28	478.16	520.70	590.55
73	178.61	223.12	282.84	373.20	435.40	474.28	515.37	559.88	632.57
74	192.72	240.50	305.64	403.19	469.83	512.04	555.36	602.47	677.43
75	207.38	259.50	330.07	435.40	507.60	552.57	598.68	647.90	725.12
76	223.66	280.12	356.12	470.39	548.13	596.45	645.32	697.30	776.23
77	241.03	302.38	384.90	508.15	592.01	643.66	695.30	750.11	831.31
78	261.66	328.44	418.56	553.69	644.21	699.19	754.17	810.88	896.04
79	283.37	356.67	455.47	603.11	701.42	760.28	818.60	877.30	965.32
80	307.81	387.62	496.18	656.99	763.62	826.37	888.01	948.85	1,040.27
81	333.32	421.27	539.62	715.86	830.81	898.01	962.99	1,026.08	1,121.48
82	361.56	457.64	587.38	779.72	904.67	976.32	1,044.62	1,109.55	1,208.36
83	380.02	481.52	618.88	821.37	950.76	1,022.96	1,091.27	1,154.41	1,254.92
84	399.55	506.50	651.45	865.25	999.09	1,071.29	1,139.59	1,201.54	1,303.18
85	419.65	533.10	686.20	911.34	1,050.18	1,122.37	1,190.68	1,249.80	1,353.72
86	440.81	560.80	722.57	959.65	1,103.49	1,175.68	1,243.44	1,300.34	1,405.96
87	463.08	589.57	761.11	1,011.30	1,159.58	1,231.22	1,298.98	1,352.59	1,459.91
88	486.41	620.51	801.82	1,065.18	1,219.00	1,290.10	1,356.74	1,407.66	1,516.69
89	511.38	653.08	844.17	1,121.82	1,281.20	1,351.19	1,416.71	1,464.45	1,575.17

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.64	$21.75	$25.90	$32.36	$37.12	$40.31	$44.55	$49.42	$60.95
35-39	21.75	25.37	30.56	38.73	44.55	48.80	54.10	60.40	74.13
40-44	25.90	31.08	37.29	48.26	56.22	60.99	67.90	75.78	92.80
45-49	32.63	38.85	47.64	62.05	72.13	79.04	87.51	97.74	118.60
50	36.77	44.54	54.89	71.07	82.74	90.70	100.24	111.48	135.08
51	38.32	46.61	57.49	74.26	86.99	94.94	105.02	116.97	141.12
52	39.87	48.69	60.08	77.97	90.70	99.18	109.79	121.90	147.16
53	42.47	51.80	63.71	82.74	96.53	105.56	116.68	130.13	155.96
54	45.05	54.89	67.84	88.05	102.89	112.44	124.11	138.37	165.28
55	47.64	58.53	71.99	93.87	109.79	119.87	132.08	147.16	175.72
56	50.76	62.15	76.66	100.24	116.68	127.30	140.55	156.50	186.15
57	53.87	65.77	81.84	106.60	124.65	135.78	149.57	166.38	197.68
58	57.49	70.44	87.53	114.03	133.12	145.33	159.64	177.37	210.31
59	61.12	75.10	93.23	122.00	142.16	154.88	170.26	189.45	223.48
60	65.26	80.28	99.96	130.47	151.69	165.48	181.93	202.08	237.77
61	69.92	85.46	106.69	138.96	162.30	177.15	194.13	215.25	253.14
62	74.06	91.16	113.94	149.04	173.43	188.82	207.38	230.08	269.07
63	79.76	97.89	122.74	160.18	186.70	203.67	223.30	247.10	288.28
64	85.46	105.65	132.06	172.91	201.02	219.59	240.27	266.32	309.71
65	91.67	113.42	142.43	186.16	216.94	236.55	258.84	286.09	331.67
66	98.40	121.71	153.30	200.50	233.90	254.59	278.46	308.05	355.83
67	105.65	131.04	164.70	215.87	251.94	274.21	299.67	331.12	381.64
68	114.46	142.43	179.20	234.97	274.21	298.61	326.19	360.22	414.04
69	124.30	154.34	194.74	255.65	298.08	325.13	354.84	391.52	448.62
70	134.66	167.29	211.83	278.46	324.60	354.31	386.13	426.12	485.96
71	146.05	181.79	229.96	302.86	353.77	385.59	420.07	462.91	527.16
72	157.96	197.32	250.15	329.90	385.07	419.54	456.67	503.54	571.08
73	170.40	212.86	269.83	356.42	415.83	452.96	492.21	541.42	611.71
74	183.86	229.44	291.59	385.07	448.71	489.02	530.40	582.61	655.10
75	197.85	247.57	314.90	415.83	484.79	527.74	571.77	626.54	701.22
76	213.38	267.24	339.75	449.24	523.50	569.65	616.31	674.32	750.64
77	229.96	288.48	367.21	485.31	565.40	614.73	664.05	725.38	803.91
78	249.63	313.34	399.31	528.80	615.26	667.77	720.28	784.14	866.51
79	270.35	340.26	434.54	576.01	669.89	726.11	781.80	848.38	933.49
80	293.66	369.79	473.37	627.46	729.30	789.23	848.11	917.57	1,005.97
81	318.00	401.90	514.81	683.68	793.47	857.64	919.71	992.25	1,084.51
82	344.93	436.61	560.38	744.68	864.01	932.44	997.67	1,072.98	1,168.52
83	362.54	459.39	590.43	784.46	908.03	976.99	1,042.22	1,116.35	1,213.55
84	381.18	483.21	621.50	826.36	954.19	1,023.13	1,088.37	1,161.93	1,260.22
85	400.35	508.59	654.65	870.37	1,002.97	1,071.93	1,137.17	1,208.60	1,309.09
86	420.54	535.01	689.34	916.53	1,053.90	1,122.84	1,187.55	1,257.47	1,359.61
87	441.78	562.46	726.11	965.85	1,107.47	1,175.88	1,240.59	1,307.99	1,411.78
88	464.05	591.98	764.96	1,017.31	1,164.22	1,232.12	1,295.76	1,361.26	1,466.68
89	487.87	623.06	805.36	1,071.39	1,223.62	1,290.46	1,353.03	1,416.17	1,523.25

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$17.29	$20.18	$24.02	$30.45	$34.94	$37.94	$41.93	$46.61	$57.49
35-39	20.18	23.54	28.35	36.45	41.93	45.93	50.91	56.97	69.92
40-44	24.02	28.83	34.59	45.43	52.91	57.40	63.90	71.48	87.53
45-49	30.27	36.03	44.20	58.41	67.89	74.38	82.36	92.19	111.87
50	34.11	41.32	50.93	66.89	77.87	85.36	94.35	105.14	127.41
51	35.55	43.24	53.33	69.88	81.87	89.36	98.85	110.32	133.10
52	36.99	45.16	55.73	73.37	85.36	93.35	103.33	114.97	138.81
53	39.39	48.04	59.10	77.87	90.85	99.34	109.82	122.74	147.09
54	41.80	50.93	62.94	82.86	96.85	105.83	116.81	130.52	155.89
55	44.20	54.29	66.78	88.35	103.33	112.82	124.30	138.81	165.73
56	47.09	57.65	71.12	94.35	109.82	119.80	132.28	147.61	175.58
57	49.97	61.01	75.92	100.34	117.32	127.79	140.77	156.94	186.45
58	53.33	65.34	81.21	107.32	125.30	136.78	150.26	167.29	198.37
59	56.70	69.66	86.49	114.82	133.79	145.77	160.24	178.68	210.78
60	60.53	74.48	92.74	122.80	142.77	155.75	171.23	190.60	224.26
61	64.86	79.28	98.98	130.79	152.75	166.73	182.70	203.02	238.75
62	68.72	84.57	105.71	140.27	163.23	177.71	195.18	217.01	253.78
63	74.00	90.81	113.87	150.75	175.71	191.69	210.16	233.06	271.91
64	79.28	98.02	122.52	162.74	189.19	206.67	226.14	251.19	292.11
65	85.04	105.23	132.13	175.22	204.17	222.64	243.61	269.83	312.83
66	91.29	112.91	142.22	188.70	220.14	239.62	262.08	290.55	335.62
67	98.02	121.56	152.79	203.17	237.12	258.09	282.04	312.30	359.95
68	106.19	132.13	166.24	221.15	258.09	281.05	307.00	339.75	390.51
69	115.32	143.18	180.65	240.61	280.55	306.01	333.97	369.28	423.14
70	124.92	155.20	196.51	262.08	305.51	333.47	363.42	401.90	458.35
71	135.49	168.64	213.34	285.04	332.96	362.91	395.36	436.61	497.20
72	146.54	183.06	232.08	310.49	362.42	394.86	429.80	474.92	538.63
73	158.08	197.47	250.33	335.45	391.37	426.31	463.26	510.66	576.96
74	170.57	212.86	270.51	362.42	422.32	460.25	499.20	549.51	617.87
75	183.54	229.67	292.13	391.37	456.27	496.70	538.14	590.94	661.38
76	197.95	247.93	315.19	422.81	492.70	536.13	580.06	636.01	707.98
77	213.34	267.62	340.66	456.76	532.14	578.57	624.99	684.17	758.23
78	231.59	290.69	370.45	497.69	579.07	628.49	677.91	739.59	817.27
79	250.81	315.67	403.12	542.12	630.49	683.41	735.81	800.18	880.45
80	272.43	343.07	439.15	590.55	686.39	742.80	798.21	865.43	948.82
81	295.01	372.85	477.60	643.47	746.80	807.20	865.61	935.87	1,022.88
82	319.99	405.04	519.87	700.87	813.19	877.59	938.98	1,012.01	1,102.13
83	336.34	426.18	547.74	738.31	854.62	919.52	980.92	1,052.93	1,144.59
84	353.63	448.28	576.57	777.75	898.05	962.95	1,024.34	1,095.91	1,188.61
85	371.41	471.83	607.33	819.18	943.98	1,008.88	1,070.28	1,139.94	1,234.71
86	390.14	496.34	639.51	862.62	991.90	1,056.80	1,117.70	1,186.03	1,282.35
87	409.85	521.80	673.62	909.04	1,042.32	1,106.72	1,167.62	1,233.68	1,331.56
88	430.50	549.19	709.66	957.46	1,095.73	1,159.64	1,219.54	1,283.91	1,383.35
89	452.60	578.01	747.14	1,008.37	1,151.64	1,214.54	1,273.45	1,335.71	1,436.70

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Equal Increases Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$21.84	$26.64	$30.58	$33.20	$36.70	$42.12	$51.95
35-39	n/a	n/a	25.78	31.89	36.70	40.18	44.55	51.48	63.18
40-44	n/a	n/a	31.45	39.75	46.30	50.24	55.91	64.59	79.09
45-49	n/a	n/a	40.18	51.10	59.40	65.08	72.08	83.31	101.08
50	n/a	n/a	46.30	58.54	68.14	74.69	82.56	95.01	115.12
51	n/a	n/a	48.48	61.16	71.64	78.18	86.49	99.69	120.27
52	n/a	n/a	50.67	64.21	74.69	81.68	90.41	103.90	125.43
53	n/a	n/a	53.73	68.14	79.49	86.92	96.10	110.91	132.92
54	n/a	n/a	57.22	72.51	84.74	92.60	102.22	117.94	140.87
55	n/a	n/a	60.72	77.31	90.41	98.72	108.76	125.43	149.76
56	n/a	n/a	64.65	82.56	96.10	104.84	115.76	133.38	158.65
57	n/a	n/a	69.02	87.80	102.64	111.82	123.17	141.81	168.48
58	n/a	n/a	73.82	93.92	109.64	119.68	131.48	151.17	179.25
59	n/a	n/a	78.62	100.46	117.06	127.54	140.21	161.46	190.47
60	n/a	n/a	84.30	107.45	124.92	136.28	149.82	172.23	202.65
61	n/a	n/a	89.98	114.44	133.66	145.90	159.87	183.46	215.75
62	n/a	n/a	96.10	122.74	142.83	155.50	170.79	196.09	229.32
63	n/a	n/a	103.52	131.91	153.75	167.74	183.89	210.60	245.70
64	n/a	n/a	111.38	142.40	165.54	180.84	197.87	226.98	263.95
65	n/a	n/a	120.12	153.32	178.66	194.81	213.16	243.83	282.67
66	n/a	n/a	129.29	165.11	192.63	209.66	229.32	262.55	303.27
67	n/a	n/a	138.90	177.77	207.48	225.82	246.79	282.20	325.26
68	n/a	n/a	151.13	193.50	225.82	245.92	268.63	307.00	352.87
69	n/a	n/a	164.23	210.53	245.47	267.76	292.22	333.68	382.35
70	n/a	n/a	178.66	229.32	267.31	291.78	317.99	363.16	414.18
71	n/a	n/a	193.94	249.41	291.34	317.55	345.94	394.52	449.28
72	n/a	n/a	210.98	271.69	317.11	345.51	376.08	429.15	486.72
73	n/a	n/a	227.57	293.53	342.46	373.02	405.35	461.44	521.35
74	n/a	n/a	245.92	317.11	369.53	402.73	436.80	496.54	558.32
75	n/a	n/a	265.58	342.46	399.24	434.61	470.87	533.98	597.63
76	n/a	n/a	286.54	369.97	431.11	469.12	507.55	574.71	639.75
77	n/a	n/a	309.70	399.67	465.63	506.25	546.87	618.22	685.15
78	n/a	n/a	336.77	435.49	506.68	549.93	593.18	668.31	738.51
79	n/a	n/a	366.48	474.36	551.68	597.98	643.84	723.06	795.59
80	n/a	n/a	399.24	516.74	600.59	649.96	698.44	782.02	857.37
81	n/a	n/a	434.18	563.04	653.45	706.29	757.41	845.67	924.30
82	n/a	n/a	472.61	613.26	711.54	767.90	821.61	914.47	995.90
83	n/a	n/a	497.95	646.02	747.79	804.57	858.31	951.44	1,034.27
84	n/a	n/a	524.16	680.54	785.80	842.58	896.31	990.28	1,074.06
85	n/a	n/a	552.12	716.79	825.99	882.77	936.49	1,030.06	1,115.71
86	n/a	n/a	581.37	754.78	867.91	924.69	977.99	1,071.71	1,158.75
87	n/a	n/a	612.39	795.41	912.04	968.37	1,021.67	1,114.77	1,203.22
88	n/a	n/a	645.15	837.78	958.77	1,014.68	1,067.10	1,160.16	1,250.02
89	n/a	n/a	679.22	882.33	1,007.69	1,062.73	1,114.27	1,206.96	1,298.23

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$28.70	$33.70	$40.56	$50.54	$58.66	$63.64	$71.14	$76.76	$95.48
35-39	34.94	42.44	51.16	64.28	74.88	82.36	91.10	98.60	121.06
40-44	44.30	53.04	65.52	82.36	96.72	105.46	116.68	126.04	152.88
45-49	54.92	66.76	82.36	104.84	122.30	133.54	147.88	159.12	191.56
50	61.16	74.88	92.98	117.94	137.28	150.38	165.98	177.84	213.40
51	63.64	78.00	96.72	122.92	142.90	156.00	172.22	184.70	220.90
52	66.14	81.12	100.46	127.92	149.14	162.24	179.08	192.19	229.63
53	69.26	84.86	105.46	134.16	156.62	170.98	188.44	202.18	240.86
54	73.00	89.24	111.08	141.64	164.74	179.71	197.80	212.16	252.10
55	76.76	94.22	116.68	148.52	173.47	189.07	208.42	223.39	264.58
56	80.50	98.60	122.92	156.62	182.83	199.06	219.02	234.62	277.68
57	84.24	103.58	129.16	164.74	192.19	209.66	230.26	246.48	291.40
58	89.24	109.20	136.66	174.10	202.80	220.90	242.74	260.20	306.38
59	93.60	115.44	144.14	183.46	214.03	233.38	255.84	273.94	321.98
60	98.60	121.68	151.64	194.06	225.88	245.86	269.56	288.91	338.20
61	104.20	127.92	160.36	204.67	238.36	259.58	284.54	304.51	355.68
62	109.82	135.40	169.10	215.90	251.47	273.94	299.52	320.74	373.78
63	116.06	143.52	179.71	229.63	267.07	291.40	318.86	340.70	396.24
64	123.56	152.26	190.94	244.60	284.54	310.12	338.83	361.92	419.95
65	131.04	162.24	203.42	260.20	302.64	330.10	360.67	385.00	444.91
66	139.16	172.22	215.90	276.43	321.98	350.68	383.13	409.34	471.74
67	147.26	182.83	229.63	294.52	342.58	373.15	407.47	434.92	500.44
68	157.88	195.94	247.10	316.99	368.78	401.85	438.67	468.00	536.64
69	169.10	210.28	265.82	340.70	397.48	433.05	471.74	502.94	575.32
70	181.58	225.88	285.79	366.91	428.06	466.12	507.93	541.00	617.13
71	194.68	242.74	307.00	394.99	460.51	502.32	546.62	582.19	662.06
72	208.42	260.20	330.10	424.94	496.08	540.38	588.43	626.49	710.11
73	223.39	278.92	353.80	456.14	531.64	579.07	628.99	668.92	755.03
74	238.99	298.90	379.39	488.59	569.71	620.25	673.29	713.85	803.08
75	255.22	319.48	406.22	524.16	610.89	664.55	720.09	762.52	853.63
76	273.31	342.58	435.55	562.22	654.57	711.98	770.63	814.31	907.29
77	292.66	366.91	466.75	602.78	701.99	763.15	824.29	869.85	964.69
78	315.74	396.24	505.44	652.70	759.40	824.29	889.19	935.37	1,033.33
79	340.08	428.06	546.62	706.99	821.80	891.07	959.08	1,005.88	1,107.59
80	366.91	462.38	591.55	765.64	889.81	962.83	1,034.59	1,081.39	1,186.83
81	395.61	499.20	639.59	829.29	962.83	1,040.83	1,115.71	1,163.13	1,271.71
82	426.19	539.13	692.63	897.93	1,042.07	1,124.43	1,203.69	1,251.11	1,362.81
83	446.16	565.34	726.33	942.23	1,090.75	1,173.73	1,252.35	1,296.67	1,409.61
84	466.75	592.17	761.90	988.41	1,141.91	1,224.27	1,302.91	1,343.47	1,458.27
85	488.59	620.25	798.71	1,037.07	1,194.95	1,277.31	1,355.31	1,392.13	1,508.19
86	511.05	650.20	838.03	1,088.25	1,251.11	1,332.85	1,410.23	1,442.67	1,560.61
87	534.76	681.40	878.59	1,141.29	1,309.77	1,390.89	1,467.01	1,495.09	1,614.27
88	559.72	713.85	921.64	1,197.45	1,370.91	1,451.41	1,526.29	1,549.38	1,669.81
89	587.80	750.67	970.31	1,260.47	1,439.55	1,518.18	1,591.81	1,609.28	1,730.96

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$26.98	$31.68	$38.13	$48.01	$55.72	$60.46	$67.58	$73.69	$91.66
35-39	32.85	39.89	48.10	61.06	71.14	78.25	86.54	94.65	116.21
40-44	41.64	49.85	61.59	78.25	91.89	100.19	110.85	121.00	146.76
45-49	51.62	62.76	77.42	99.60	116.18	126.86	140.49	152.76	183.90
50	57.49	70.38	87.40	112.04	130.42	142.86	157.68	170.73	204.87
51	59.82	73.32	90.92	116.78	135.75	148.20	163.61	177.31	212.06
52	62.17	76.25	94.43	121.53	141.68	154.12	170.13	184.50	220.45
53	65.10	79.77	99.13	127.45	148.79	162.42	179.02	194.09	231.23
54	68.62	83.88	104.41	134.56	156.50	170.73	187.91	203.67	242.02
55	72.15	88.57	109.68	141.09	164.80	179.62	198.00	214.46	253.99
56	75.66	92.68	115.55	148.79	173.69	189.11	208.07	225.24	266.57
57	79.19	97.36	121.42	156.50	182.58	199.18	218.75	236.62	279.75
58	83.88	102.64	128.45	165.39	192.66	209.86	230.59	249.79	294.13
59	87.98	108.51	135.49	174.28	203.33	221.70	243.04	262.98	309.10
60	92.68	114.38	142.54	184.36	214.59	233.56	256.09	277.36	324.67
61	97.95	120.24	150.74	194.44	226.45	246.60	270.31	292.33	341.45
62	103.23	127.28	158.96	205.10	238.90	260.23	284.54	307.91	358.82
63	109.10	134.91	168.94	218.16	253.72	276.83	302.92	327.07	380.39
64	116.14	143.13	179.49	232.37	270.31	294.62	321.89	347.44	403.15
65	123.17	152.51	191.21	247.19	287.51	313.59	342.64	369.60	427.12
66	130.81	161.89	202.95	262.61	305.88	333.15	363.98	392.96	452.87
67	138.42	171.86	215.86	279.79	325.45	354.50	387.09	417.52	480.42
68	148.41	184.18	232.27	301.14	350.34	381.76	416.73	449.28	515.17
69	158.96	197.66	249.87	323.66	377.60	411.40	448.15	482.82	552.30
70	170.68	212.33	268.65	348.56	406.65	442.82	482.54	519.36	592.45
71	183.00	228.17	288.58	375.25	437.48	477.20	519.29	558.90	635.57
72	195.91	244.59	310.28	403.69	471.27	513.36	559.01	601.43	681.70
73	209.99	262.19	332.57	433.33	505.05	550.12	597.54	642.16	724.84
74	224.66	280.96	356.63	464.17	541.23	589.24	639.63	685.30	770.95
75	239.90	300.31	381.85	497.95	580.35	631.33	684.09	732.02	819.48
76	256.92	322.02	409.41	534.10	621.85	676.38	732.10	781.74	871.00
77	275.09	344.90	438.75	572.64	666.90	724.99	783.08	835.06	926.11
78	296.79	372.47	475.11	620.06	721.42	783.08	844.74	897.95	992.00
79	319.68	402.38	513.82	671.65	780.70	846.52	911.12	965.64	1,063.29
80	344.90	434.64	556.05	727.36	845.33	914.69	982.86	1,038.13	1,139.36
81	371.88	469.24	601.22	787.83	914.69	988.79	1,059.92	1,116.60	1,220.84
82	400.62	506.79	651.07	853.03	989.97	1,068.21	1,143.50	1,201.07	1,308.29
83	419.39	531.42	682.75	895.12	1,036.21	1,115.04	1,189.74	1,244.80	1,353.22
84	438.75	556.64	716.19	938.99	1,084.81	1,163.06	1,237.76	1,289.73	1,399.94
85	459.28	583.04	750.79	985.22	1,135.20	1,213.45	1,287.55	1,336.44	1,447.86
86	480.39	611.19	787.75	1,033.84	1,188.56	1,266.21	1,339.71	1,384.96	1,498.19
87	502.68	640.51	825.88	1,084.22	1,244.28	1,321.34	1,393.66	1,435.29	1,549.70
88	526.14	671.02	866.34	1,137.58	1,302.37	1,378.84	1,449.97	1,487.41	1,603.01
89	552.53	705.63	912.09	1,197.45	1,367.57	1,442.28	1,512.22	1,544.91	1,661.72

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.97	$29.31	$35.29	$44.98	$52.21	$56.64	$63.32	$69.85	$86.88
35-39	30.40	36.92	44.51	57.21	66.64	73.31	81.08	89.73	110.16
40-44	38.54	46.15	57.00	73.31	86.08	93.86	103.84	114.70	139.12
45-49	47.78	58.08	71.66	93.30	108.85	118.84	131.62	144.80	174.33
50	53.20	65.15	80.89	104.97	122.18	133.84	147.72	161.84	194.19
51	55.37	67.86	84.14	109.41	127.18	138.84	153.27	168.07	201.02
52	57.54	70.57	87.40	113.85	132.73	144.39	159.38	174.89	208.97
53	60.26	73.83	91.74	119.40	139.40	152.17	167.71	183.98	219.18
54	63.51	77.64	96.63	126.06	146.62	159.95	176.04	193.07	229.41
55	66.77	81.97	101.52	132.17	154.40	168.27	185.49	203.29	240.76
56	70.04	85.78	106.94	139.40	162.72	177.16	194.93	213.50	252.69
57	73.29	90.12	112.37	146.62	171.05	186.60	204.93	224.30	265.18
58	77.64	95.01	118.89	154.95	180.49	196.60	216.03	236.78	278.80
59	81.44	100.43	125.40	163.28	190.49	207.71	227.69	249.28	293.00
60	85.78	105.86	131.92	172.71	201.03	218.81	239.91	262.91	307.76
61	90.65	111.29	139.52	182.16	212.15	231.03	253.24	277.11	323.67
62	95.54	117.80	147.12	192.15	223.81	243.81	266.57	291.87	340.13
63	100.97	124.86	156.35	204.38	237.70	259.35	283.79	310.03	360.58
64	107.50	132.47	166.12	217.70	253.24	276.01	301.56	329.34	382.15
65	114.00	141.15	176.98	231.58	269.34	293.79	321.00	350.35	404.87
66	121.07	149.84	187.83	246.03	286.56	312.11	340.99	372.50	429.28
67	128.12	159.06	199.79	262.12	304.90	332.10	362.65	395.78	455.40
68	137.36	170.46	214.97	282.13	328.21	357.65	390.42	425.88	488.34
69	147.12	182.94	231.26	303.23	353.76	385.41	419.84	457.68	523.54
70	157.97	196.51	248.64	326.55	380.98	414.85	452.06	492.31	561.60
71	169.37	211.18	267.10	351.54	409.85	447.06	486.49	529.80	602.47
72	181.32	226.37	287.18	378.19	441.51	480.93	523.71	570.10	646.21
73	194.35	242.66	307.81	405.97	473.16	515.37	559.81	608.71	687.08
74	207.93	260.04	330.07	434.84	507.04	552.03	599.23	649.61	730.80
75	222.04	277.95	353.41	466.50	543.69	591.45	640.88	693.89	776.81
76	237.78	298.04	378.94	500.37	582.57	633.66	685.86	741.03	825.64
77	254.61	319.22	406.08	536.47	624.78	679.21	733.62	791.57	877.87
78	274.69	344.72	439.73	580.90	675.87	733.62	791.38	851.19	940.33
79	295.86	372.41	475.56	629.22	731.39	793.05	853.57	915.34	1,007.90
80	319.22	402.27	514.65	681.42	791.94	856.91	920.79	984.06	1,080.02
81	344.19	434.30	556.45	738.07	856.91	926.34	992.98	1,058.45	1,157.25
82	370.79	469.04	602.59	799.16	927.44	1,000.75	1,071.29	1,138.51	1,240.16
83	388.15	491.84	631.90	838.59	970.77	1,044.62	1,114.59	1,179.96	1,282.75
84	406.08	515.19	662.85	879.68	1,016.30	1,089.60	1,159.58	1,222.55	1,327.03
85	425.08	539.62	694.88	923.00	1,063.51	1,136.81	1,206.23	1,266.84	1,372.45
86	444.62	565.68	729.08	968.54	1,113.49	1,186.23	1,255.10	1,312.83	1,420.16
87	465.24	592.82	764.37	1,015.75	1,165.69	1,237.89	1,305.64	1,360.53	1,468.98
88	486.96	621.05	801.82	1,065.73	1,220.12	1,291.76	1,358.40	1,409.93	1,519.53
89	511.38	653.08	844.17	1,121.82	1,281.20	1,351.19	1,416.71	1,464.45	1,575.17

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.83	$27.97	$33.67	$42.96	$49.85	$54.10	$60.47	$67.55	$84.02
35-39	29.00	35.23	42.47	54.63	63.64	70.01	77.43	86.76	106.53
40-44	36.77	44.02	54.38	70.01	82.21	89.64	99.18	110.92	134.53
45-49	45.58	55.42	68.37	89.12	103.95	113.51	125.70	140.03	168.58
50	50.76	62.15	77.17	100.24	116.68	127.82	141.09	156.50	187.80
51	52.82	64.74	80.28	104.49	121.46	132.60	146.39	162.53	194.39
52	54.89	67.33	83.38	108.73	126.76	137.90	152.22	169.13	202.08
53	57.49	70.44	87.53	114.03	133.12	145.33	160.18	177.91	211.96
54	60.59	74.06	92.19	120.39	140.03	152.76	168.13	186.70	221.85
55	63.71	78.21	96.85	126.24	147.46	160.71	177.15	196.59	232.83
56	66.82	81.84	102.02	133.12	155.41	169.20	186.16	206.46	244.36
57	69.92	85.97	107.20	140.03	163.36	178.21	195.72	216.90	256.44
58	74.06	90.63	113.42	147.98	172.38	187.77	206.32	228.98	269.62
59	77.68	95.81	119.64	155.93	181.93	198.37	217.46	241.07	283.34
60	81.84	101.00	125.86	164.95	192.00	208.97	229.13	254.25	297.62
61	86.49	106.18	133.10	173.98	202.61	220.65	241.86	267.97	313.00
62	91.16	112.38	140.36	183.51	213.75	232.84	254.59	282.25	328.92
63	96.33	119.12	149.16	195.19	227.02	247.69	271.03	299.81	348.68
64	102.56	126.37	158.48	207.91	241.86	263.61	288.01	318.49	369.55
65	108.76	134.66	168.84	221.17	257.25	280.58	306.58	338.80	391.52
66	115.49	142.94	179.20	234.97	273.68	298.08	325.67	360.22	415.13
67	122.22	151.76	190.60	250.34	291.19	317.18	346.35	382.73	440.39
68	131.04	162.63	205.09	269.44	313.46	341.57	372.87	411.84	472.24
69	140.36	174.53	220.63	289.59	337.86	368.09	400.98	442.59	506.28
70	150.71	187.48	237.21	311.88	363.85	396.20	431.75	476.08	543.07
71	161.58	201.47	254.81	335.75	391.44	426.97	464.63	512.33	582.61
72	172.98	215.97	273.98	361.20	421.67	459.32	500.17	551.32	624.90
73	185.42	231.50	293.66	387.72	451.89	492.21	534.64	588.65	664.43
74	198.37	248.08	314.90	415.31	484.25	527.21	572.30	628.19	706.71
75	211.83	265.17	337.16	445.53	519.26	564.87	612.08	671.01	751.19
76	226.85	284.33	361.51	477.88	556.39	605.18	655.04	716.59	798.42
77	242.90	304.54	387.40	512.36	596.70	648.68	700.65	765.47	848.93
78	262.07	328.87	419.52	554.79	645.49	700.65	755.82	823.13	909.33
79	282.26	355.28	453.69	600.94	698.53	757.41	815.22	885.17	974.68
80	304.54	383.78	490.99	650.79	756.34	818.40	879.40	951.62	1,044.42
81	328.36	414.33	530.86	704.90	818.40	884.71	948.35	1,023.55	1,119.10
82	353.74	447.48	574.88	763.24	885.76	955.77	1,023.13	1,100.98	1,199.27
83	370.31	469.23	602.85	800.90	927.13	997.67	1,064.50	1,141.07	1,240.45
84	387.40	491.50	632.37	840.15	970.63	1,040.63	1,107.47	1,182.25	1,283.28
85	405.53	514.81	662.93	881.51	1,015.70	1,085.72	1,152.01	1,225.07	1,327.21
86	424.17	539.67	695.57	925.01	1,063.44	1,132.92	1,198.69	1,269.55	1,373.33
87	443.85	565.56	729.23	970.09	1,113.31	1,182.25	1,246.95	1,315.68	1,420.56
88	464.57	592.50	764.96	1,017.83	1,165.28	1,233.70	1,297.34	1,363.46	1,469.43
89	487.87	623.06	805.36	1,071.39	1,223.62	1,290.46	1,353.03	1,416.17	1,523.25

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$22.10	$25.95	$31.23	$40.43	$46.93	$50.91	$56.91	$63.71	$79.24
35-39	26.90	32.67	39.39	51.43	59.90	65.89	72.88	81.84	100.48
40-44	34.11	40.84	50.45	65.89	77.38	84.37	93.35	104.62	126.89
45-49	42.28	51.40	63.42	83.87	97.84	106.83	118.31	132.06	159.00
50	47.09	57.65	71.60	94.35	109.82	120.30	132.78	147.61	177.12
51	49.00	60.06	74.48	98.33	114.32	124.80	137.78	153.30	183.35
52	50.93	62.46	77.36	102.34	119.31	129.80	143.27	159.52	190.60
53	53.33	65.34	81.21	107.32	125.30	136.78	150.75	167.80	199.92
54	56.21	68.72	85.53	113.31	131.79	143.77	158.25	176.09	209.23
55	59.10	72.54	89.85	118.81	138.78	151.26	166.73	185.42	219.60
56	61.98	75.92	94.65	125.30	146.27	159.25	175.22	194.74	230.47
57	64.86	79.76	99.46	131.79	153.75	167.73	184.21	204.58	241.86
58	68.72	84.09	105.23	139.28	162.24	176.71	194.19	215.97	254.30
59	72.08	88.89	110.99	146.77	171.23	186.70	204.67	227.37	267.24
60	75.92	93.70	116.76	155.25	180.71	196.69	215.65	239.80	280.71
61	80.24	98.50	123.48	163.74	190.69	207.66	227.63	252.75	295.21
62	84.57	104.26	130.21	172.72	201.18	219.15	239.62	266.21	310.23
63	89.37	110.51	138.38	183.71	213.66	233.13	255.09	282.78	328.87
64	95.14	117.24	147.02	195.69	227.63	248.09	271.07	300.39	348.56
65	100.90	124.92	156.63	208.17	242.11	264.07	288.54	319.55	369.28
66	107.15	132.61	166.24	221.15	257.58	280.55	306.51	339.75	391.55
67	113.39	140.78	176.82	235.61	274.06	298.52	325.98	360.98	415.36
68	121.56	150.87	190.26	253.59	295.02	321.49	350.94	388.44	445.40
69	130.21	161.92	204.69	272.56	317.99	346.45	377.39	417.43	477.52
70	139.82	173.93	220.06	293.53	342.44	372.89	406.35	449.03	512.22
71	149.90	186.90	236.39	315.99	368.41	401.85	437.30	483.21	549.51
72	160.48	200.35	254.17	339.95	396.86	432.30	470.75	519.99	589.39
73	172.01	214.77	272.43	364.91	425.31	463.26	503.19	555.20	626.68
74	184.02	230.15	292.13	390.87	455.77	496.21	538.63	592.50	666.55
75	196.51	246.00	312.78	419.32	488.71	531.64	576.07	632.89	708.52
76	210.46	263.78	335.38	449.78	523.65	569.58	616.51	675.88	753.05
77	225.35	282.52	359.40	482.22	561.60	610.52	659.44	721.98	800.70
78	243.12	305.10	389.19	522.16	607.52	659.44	711.35	776.36	857.67
79	261.86	329.60	420.89	565.59	657.44	712.86	767.26	834.88	919.30
80	282.52	356.03	455.49	612.51	711.86	770.26	827.67	897.55	985.07
81	304.62	384.38	492.49	663.43	770.26	832.66	892.56	965.39	1,055.51
82	328.16	415.13	533.33	718.35	833.65	899.55	962.95	1,038.42	1,131.13
83	343.54	435.31	559.27	753.79	872.60	938.98	1,001.88	1,076.23	1,169.97
84	359.40	455.97	586.66	790.73	913.53	979.42	1,042.32	1,115.07	1,210.36
85	376.22	477.60	615.01	829.66	955.96	1,021.85	1,084.25	1,155.47	1,251.80
86	393.51	500.66	645.28	870.60	1,000.89	1,066.28	1,128.19	1,197.42	1,295.30
87	411.76	524.68	676.51	913.03	1,047.81	1,112.71	1,173.61	1,240.92	1,339.84
88	430.98	549.66	709.66	957.96	1,096.73	1,161.13	1,221.03	1,285.99	1,385.94
89	452.60	578.01	747.14	1,008.37	1,151.64	1,214.54	1,273.45	1,335.71	1,436.70

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

5% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$28.40	$35.38	$41.06	$44.55	$49.80	$57.57	$71.61
35-39	n/a	n/a	35.81	44.99	52.42	57.65	63.77	73.95	90.80
40-44	n/a	n/a	45.86	57.65	67.70	73.82	81.68	94.54	114.66
45-49	n/a	n/a	57.65	73.38	85.61	93.48	103.52	119.34	143.67
50	n/a	n/a	65.08	82.56	96.10	105.27	116.19	133.38	160.06
51	n/a	n/a	67.70	86.05	100.02	109.20	120.56	138.52	165.67
52	n/a	n/a	70.32	89.54	104.40	113.56	125.36	144.15	172.23
53	n/a	n/a	73.82	93.92	109.64	119.68	131.91	151.64	180.64
54	n/a	n/a	77.75	99.15	115.32	125.80	138.46	159.12	189.07
55	n/a	n/a	81.68	103.96	121.43	132.35	145.90	167.55	198.43
56	n/a	n/a	86.05	109.64	127.98	139.34	153.32	175.96	208.26
57	n/a	n/a	90.41	115.32	134.54	146.76	161.18	184.86	218.55
58	n/a	n/a	95.66	121.86	141.96	154.62	169.92	195.15	229.79
59	n/a	n/a	100.90	128.42	149.82	163.36	179.08	205.45	241.48
60	n/a	n/a	106.14	135.84	158.12	172.10	188.69	216.69	253.66
61	n/a	n/a	112.25	143.27	166.85	181.71	199.18	228.39	266.76
62	n/a	n/a	118.37	151.13	176.03	191.76	209.66	240.55	280.33
63	n/a	n/a	125.80	160.74	186.95	203.98	223.20	255.52	297.18
64	n/a	n/a	133.66	171.22	199.18	217.09	237.18	271.44	314.96
65	n/a	n/a	142.40	182.14	211.84	231.06	252.47	288.75	333.68
66	n/a	n/a	151.13	193.50	225.39	245.47	268.20	307.00	353.80
67	n/a	n/a	160.74	206.17	239.80	261.21	285.23	326.19	375.34
68	n/a	n/a	172.97	221.90	258.15	281.30	307.07	351.00	402.48
69	n/a	n/a	186.07	238.49	278.23	303.14	330.22	377.20	431.49
70	n/a	n/a	200.06	256.84	299.64	326.29	355.56	405.75	462.85
71	n/a	n/a	214.90	276.50	322.36	351.62	382.63	436.64	496.54
72	n/a	n/a	231.06	297.46	347.26	378.27	411.90	469.87	532.59
73	n/a	n/a	247.66	319.30	372.15	405.35	440.30	501.69	566.28
74	n/a	n/a	265.58	342.02	398.80	434.18	471.30	535.39	602.31
75	n/a	n/a	284.35	366.91	427.62	465.19	504.06	571.89	640.23
76	n/a	n/a	304.88	393.55	458.20	498.39	539.44	610.74	680.47
77	n/a	n/a	326.72	421.95	491.40	534.20	577.01	652.39	723.52
78	n/a	n/a	353.80	456.89	531.57	577.01	622.43	701.53	775.00
79	n/a	n/a	382.63	494.90	575.25	623.74	671.35	754.41	830.70
80	n/a	n/a	414.08	535.95	622.87	673.98	724.22	811.04	890.13
81	n/a	n/a	447.72	580.50	673.98	728.58	781.00	872.35	953.78
82	n/a	n/a	484.84	628.55	729.45	787.11	842.58	938.34	1,022.11
83	n/a	n/a	508.44	659.56	763.52	821.61	876.65	972.50	1,057.20
84	n/a	n/a	533.33	691.89	799.34	856.99	912.04	1,007.60	1,093.70
85	n/a	n/a	559.10	725.95	836.47	894.12	948.72	1,044.10	1,131.14
86	n/a	n/a	586.62	761.78	875.77	932.99	987.16	1,082.01	1,170.46
87	n/a	n/a	615.02	798.90	916.84	973.62	1,026.91	1,121.31	1,210.70
88	n/a	n/a	645.15	838.21	959.64	1,015.99	1,068.41	1,162.04	1,252.35
89	n/a	n/a	679.22	882.33	1,007.69	1,062.73	1,114.27	1,206.96	1,298.23

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$24.96	$29.32	$34.32	$42.44	$48.68	$53.04	$58.66	$63.02	$78.00
35-39	29.96	35.56	42.44	53.04	61.16	66.76	73.64	79.24	97.34
40-44	36.20	43.68	53.04	66.76	77.38	84.86	93.60	100.46	121.68
45-49	45.56	54.92	67.40	84.86	98.60	107.32	118.56	127.30	154.12
50	51.16	61.78	76.12	96.10	111.70	121.68	134.16	144.14	172.84
51	53.04	64.28	79.24	99.84	116.68	126.68	139.78	149.76	179.08
52	54.92	66.76	82.36	104.20	121.68	132.28	145.40	156.00	186.58
53	58.04	70.52	87.36	110.44	128.54	139.78	154.12	164.74	196.56
54	61.16	74.26	92.36	116.68	135.40	147.88	162.86	174.10	207.16
55	64.28	78.62	97.34	123.56	143.52	156.00	171.60	184.08	218.40
56	68.02	83.00	102.96	130.42	151.64	165.36	181.58	194.06	229.63
57	71.76	87.98	108.58	137.90	160.36	174.72	191.56	205.30	242.11
58	76.12	92.98	115.44	146.64	170.35	185.32	203.42	217.15	255.84
59	80.50	98.60	122.30	155.38	180.34	196.56	215.28	230.26	270.19
60	84.86	104.20	129.80	164.74	191.56	208.42	228.38	243.98	285.79
61	89.86	110.44	137.28	174.72	202.80	220.90	242.11	258.34	302.02
62	95.48	117.32	146.02	185.32	215.28	234.00	256.46	273.94	318.86
63	101.72	124.80	156.00	198.43	230.26	250.84	273.94	292.66	340.08
64	108.58	133.54	166.60	212.16	246.48	268.32	293.28	312.62	362.54
65	115.44	142.90	178.46	227.14	263.95	287.04	313.24	334.46	386.25
66	123.56	152.26	190.94	243.36	282.67	307.00	335.08	357.55	411.84
67	131.66	162.86	204.04	260.20	302.64	328.84	358.80	381.88	439.29
68	141.64	175.34	220.27	281.42	327.60	356.30	388.12	413.08	473.61
69	152.88	189.70	238.36	305.14	354.43	385.63	419.95	447.40	511.05
70	164.74	204.67	257.71	330.10	384.38	418.08	454.89	484.22	551.61
71	177.84	220.90	278.92	357.55	416.20	453.02	492.33	523.53	595.29
72	191.56	238.36	301.39	386.88	450.52	490.46	532.89	566.59	642.09
73	205.92	256.46	324.48	416.83	485.47	527.90	572.83	607.77	685.77
74	220.90	275.80	349.44	449.28	522.28	567.84	615.88	652.07	732.57
75	237.74	297.02	376.27	483.60	562.84	611.51	662.06	700.12	782.49
76	255.22	319.48	404.97	521.04	605.90	658.31	711.35	750.67	836.15
77	274.56	343.82	436.17	561.60	652.70	708.23	764.39	805.58	892.93
78	297.02	372.52	473.61	610.89	708.86	768.76	828.04	870.47	960.95
79	321.98	404.35	514.80	663.93	770.63	834.28	897.31	939.73	1,034.59
80	348.19	438.04	559.10	721.96	837.40	905.41	972.19	1,015.24	1,113.21
81	376.90	475.48	607.77	785.61	910.41	982.79	1,053.31	1,096.99	1,198.69
82	408.09	515.42	660.19	854.25	989.03	1,066.41	1,140.67	1,184.35	1,289.79
83	428.68	542.25	695.13	899.17	1,039.57	1,116.95	1,191.21	1,232.39	1,339.71
84	449.90	570.33	731.95	947.23	1,091.99	1,169.99	1,244.25	1,282.31	1,390.89
85	472.99	599.66	770.01	997.15	1,147.53	1,225.53	1,299.15	1,333.47	1,444.55
86	496.08	630.23	810.57	1,050.19	1,205.55	1,282.93	1,356.57	1,387.14	1,500.09
87	521.04	662.68	853.63	1,105.71	1,266.71	1,344.09	1,417.09	1,443.30	1,558.11
88	547.24	697.00	898.55	1,164.37	1,330.99	1,407.73	1,479.49	1,501.33	1,618.02
89	574.70	733.19	945.97	1,226.15	1,398.37	1,473.87	1,545.01	1,561.86	1,679.79

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$23.47	$27.57	$32.26	$40.32	$46.24	$50.39	$55.72	$60.50	$74.88
35-39	28.16	33.43	39.89	50.39	58.10	63.42	69.96	76.07	93.45
40-44	34.03	41.06	49.85	63.42	73.50	80.62	88.92	96.45	116.81
45-49	42.82	51.62	63.35	80.62	93.66	101.96	112.64	122.20	147.96
50	48.10	58.07	71.55	91.30	106.11	115.59	127.45	138.37	165.93
51	49.85	60.41	74.49	94.84	110.85	120.34	132.78	143.77	171.91
52	51.62	62.76	77.42	98.99	115.59	125.67	138.13	149.76	179.11
53	54.56	66.28	82.12	104.92	122.12	132.78	146.42	158.15	188.69
54	57.49	69.81	86.81	110.85	128.63	140.49	154.72	167.14	198.87
55	60.41	73.91	91.50	117.38	136.34	148.20	163.02	176.71	209.66
56	63.94	78.02	96.78	123.89	144.05	157.09	172.50	186.29	220.45
57	67.45	82.70	102.06	131.01	152.34	165.98	181.98	197.08	232.43
58	71.55	87.40	108.51	139.31	161.84	176.06	193.25	208.47	245.61
59	75.66	92.68	114.96	147.61	171.31	186.73	204.51	221.05	259.38
60	79.77	97.95	122.01	156.50	181.98	198.00	216.96	234.22	274.36
61	84.47	103.82	129.04	165.98	192.66	209.86	230.01	248.01	289.94
62	89.75	110.28	137.26	176.06	204.51	222.30	243.64	262.98	306.11
63	95.62	117.32	146.64	188.52	218.75	238.30	260.23	280.95	326.47
64	102.06	125.53	156.61	201.55	234.15	254.90	278.62	300.12	348.04
65	108.51	134.32	167.75	215.78	250.75	272.68	297.58	321.08	370.81
66	116.14	143.13	179.49	231.19	268.54	291.65	318.32	343.25	395.36
67	123.76	153.09	191.80	247.19	287.51	312.40	340.86	366.61	421.72
68	133.14	164.82	207.05	267.35	311.22	338.48	368.71	396.55	454.67
69	143.70	178.32	224.06	289.87	336.72	366.36	398.95	429.51	490.61
70	154.85	192.39	242.26	313.59	365.16	397.17	432.15	464.85	529.54
71	167.17	207.64	262.19	339.67	395.39	430.37	467.71	502.59	571.48
72	180.06	224.06	283.31	367.54	427.99	465.93	506.25	543.92	616.41
73	193.56	241.07	305.00	396.00	461.20	501.50	544.20	583.46	658.34
74	207.64	259.25	328.47	426.81	496.16	539.44	585.08	625.99	703.27
75	223.47	279.19	353.69	459.42	534.69	580.94	628.96	672.11	751.19
76	239.90	300.31	380.68	494.98	575.60	625.40	675.79	720.65	802.71
77	258.09	323.19	410.00	533.52	620.06	672.82	726.18	773.35	857.22
78	279.19	350.17	445.20	580.35	673.41	730.32	786.64	835.65	922.51
79	302.66	380.09	483.91	630.74	732.10	792.56	852.44	902.14	993.20
80	327.30	411.76	525.55	685.86	795.53	860.14	923.58	974.62	1,068.68
81	354.28	446.95	571.30	746.33	864.89	933.66	1,000.64	1,053.11	1,150.75
82	383.60	484.49	620.58	811.54	939.58	1,013.09	1,083.63	1,136.97	1,238.20
83	402.96	509.72	653.43	854.22	987.59	1,061.11	1,131.65	1,183.09	1,286.13
84	422.91	536.11	688.03	899.87	1,037.39	1,111.50	1,182.03	1,231.02	1,335.25
85	444.62	563.68	723.81	947.29	1,090.15	1,164.25	1,234.20	1,280.14	1,386.76
86	466.32	592.42	761.94	997.68	1,145.28	1,218.79	1,288.73	1,331.66	1,440.09
87	489.77	622.91	802.41	1,050.43	1,203.37	1,276.89	1,346.24	1,385.57	1,495.79
88	514.40	655.17	844.64	1,106.15	1,264.44	1,337.35	1,405.52	1,441.28	1,553.30
89	540.21	689.20	889.21	1,164.84	1,328.45	1,400.18	1,467.76	1,499.39	1,612.60

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.72	$25.52	$29.86	$37.77	$43.32	$47.20	$52.21	$57.35	$70.98
35-39	26.06	30.94	36.92	47.20	54.43	59.42	65.54	72.11	88.58
40-44	31.49	38.00	46.15	59.42	68.87	75.52	83.30	91.42	110.73
45-49	39.63	47.78	58.64	75.52	87.75	95.52	105.52	115.84	140.25
50	44.51	53.75	66.23	85.53	99.41	108.29	119.40	131.17	157.29
51	46.15	55.92	68.94	88.85	103.84	112.74	124.41	136.28	162.97
52	47.78	58.08	71.66	92.74	108.29	117.73	129.40	141.96	169.79
53	50.49	61.35	76.00	98.29	114.40	124.41	137.17	149.91	178.86
54	53.20	64.60	80.34	103.84	120.51	131.62	144.95	158.43	188.52
55	55.92	68.40	84.69	109.96	127.73	138.84	152.73	167.51	198.74
56	59.17	72.21	89.57	116.07	134.96	147.17	161.61	176.59	208.97
57	62.43	76.55	94.46	122.73	142.72	155.50	170.49	186.82	220.33
58	66.23	80.89	100.43	130.50	151.61	164.93	181.05	197.61	232.81
59	70.04	85.78	106.41	138.28	160.50	174.94	191.59	209.53	245.88
60	73.83	90.65	112.92	146.62	170.49	185.49	203.26	222.02	260.07
61	78.17	96.09	119.43	155.50	180.49	196.60	215.49	235.09	274.83
62	83.06	102.06	127.04	164.93	191.59	208.26	228.25	249.28	290.16
63	88.49	108.58	135.72	176.61	204.93	223.25	243.81	266.32	309.47
64	94.46	116.18	144.95	188.82	219.37	238.80	261.02	284.48	329.91
65	100.43	124.32	155.26	202.15	234.91	255.47	278.78	304.36	351.49
66	107.50	132.47	166.12	216.59	251.58	273.23	298.22	325.37	374.77
67	114.54	141.69	177.51	231.58	269.34	292.67	319.33	347.51	399.76
68	123.23	152.55	191.64	250.46	291.56	317.10	345.42	375.90	430.99
69	133.00	165.03	207.38	271.57	315.44	343.22	373.75	407.13	465.06
70	143.32	178.07	224.21	293.79	342.10	372.08	404.85	440.64	501.97
71	154.72	192.18	242.66	318.23	370.42	403.19	438.18	476.42	541.72
72	166.66	207.38	262.21	344.32	400.96	436.51	474.28	515.60	584.31
73	179.15	223.12	282.29	370.98	432.07	469.83	509.82	553.08	624.05
74	192.18	239.94	304.01	399.86	464.83	505.37	548.13	593.38	666.64
75	206.83	258.40	327.36	430.40	500.93	544.25	589.23	637.11	712.06
76	222.04	277.95	352.33	463.72	539.24	585.90	633.10	683.11	760.90
77	238.86	299.12	379.47	499.82	580.90	630.33	680.31	733.07	812.57
78	258.40	324.10	412.04	543.69	630.88	684.19	736.96	792.14	874.47
79	280.12	351.78	447.87	590.90	685.86	742.51	798.60	855.16	941.48
80	302.93	381.10	486.41	642.54	745.28	805.82	865.25	923.86	1,013.02
81	327.90	413.67	528.76	699.19	810.27	874.68	937.44	998.26	1,090.81
82	355.04	448.41	574.37	760.28	880.24	949.10	1,015.19	1,077.75	1,173.71
83	372.96	471.76	604.76	800.26	925.23	994.08	1,060.18	1,121.48	1,219.14
84	391.41	496.18	636.80	843.04	971.87	1,041.30	1,107.38	1,166.90	1,265.71
85	411.50	521.70	669.91	887.46	1,021.30	1,090.71	1,156.24	1,213.46	1,314.53
86	431.58	548.31	705.20	934.67	1,072.94	1,141.81	1,207.34	1,262.30	1,365.08
87	453.30	576.53	742.66	984.09	1,127.37	1,196.24	1,261.21	1,313.41	1,417.88
88	476.10	606.39	781.74	1,036.29	1,184.58	1,252.88	1,316.75	1,366.21	1,472.40
89	499.98	637.88	823.00	1,091.27	1,244.55	1,311.74	1,375.06	1,421.30	1,528.61

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.72	$24.34	$28.48	$36.08	$41.38	$45.09	$49.85	$55.46	$68.64
35-39	24.86	29.52	35.23	45.09	51.98	56.75	62.60	69.73	85.66
40-44	30.04	36.25	44.02	56.75	65.77	72.13	79.56	88.41	107.08
45-49	37.81	45.58	55.94	72.13	83.80	91.22	100.78	112.02	135.63
50	42.47	51.27	63.18	81.69	94.94	103.43	114.03	126.84	152.10
51	44.02	53.35	65.77	84.86	99.18	107.67	118.81	131.79	157.59
52	45.58	55.42	68.37	88.57	103.43	112.44	123.59	137.28	164.19
53	48.17	58.53	72.51	93.87	109.26	118.81	131.01	144.97	172.97
54	50.76	61.64	76.66	99.18	115.09	125.70	138.44	153.21	182.30
55	53.35	65.26	80.79	105.02	122.00	132.60	145.86	161.99	192.19
56	56.45	68.89	85.46	110.86	128.89	140.55	154.34	170.77	202.08
57	59.56	73.02	90.12	117.22	136.31	148.52	162.83	180.66	213.06
58	63.18	77.17	95.81	124.65	144.81	157.53	172.91	191.09	225.14
59	66.82	81.84	101.51	132.08	153.28	167.07	182.99	202.62	237.77
60	70.44	86.49	107.73	140.03	162.83	177.15	194.13	214.70	251.50
61	74.58	91.67	113.94	148.52	172.38	187.77	205.80	227.33	265.78
62	79.24	97.37	121.20	157.53	182.99	198.90	217.99	241.07	280.60
63	84.42	103.58	129.48	168.67	195.72	213.22	232.84	257.54	299.27
64	90.12	110.84	138.28	180.34	209.51	228.07	249.28	275.10	319.03
65	95.81	118.60	148.12	193.07	224.37	243.98	266.26	294.32	339.90
66	102.56	126.37	158.48	206.86	240.27	260.95	284.82	314.65	362.42
67	109.28	135.17	169.35	221.17	257.25	279.51	304.98	336.05	386.58
68	117.57	145.54	182.82	239.20	278.46	302.86	329.90	363.51	416.78
69	126.89	157.45	197.85	259.36	301.27	327.79	356.96	393.72	449.72
70	136.73	169.87	213.90	280.58	326.72	355.36	386.66	426.12	485.42
71	147.61	183.35	231.50	303.92	353.77	385.07	418.48	460.71	523.86
72	159.00	197.85	250.15	328.84	382.94	416.89	452.96	498.60	565.04
73	170.91	212.86	269.32	354.31	412.65	448.71	486.91	534.84	603.47
74	183.35	228.91	290.04	381.88	443.94	482.66	523.50	573.82	644.67
75	197.32	246.52	312.30	411.06	478.41	519.79	562.75	616.11	688.60
76	211.83	265.17	336.13	442.88	515.01	559.57	604.65	660.59	735.81
77	227.88	285.37	362.03	477.36	554.79	602.00	649.74	708.91	785.79
78	246.52	309.19	393.09	519.26	602.53	653.45	703.83	766.02	845.63
79	267.24	335.62	427.28	564.34	655.04	709.14	762.71	826.97	910.43
80	289.00	363.58	464.05	613.66	711.79	769.60	826.36	893.40	979.63
81	312.83	394.64	504.45	667.77	773.85	835.38	895.31	965.35	1,054.85
82	338.71	427.80	547.96	726.11	840.68	906.45	969.57	1,042.22	1,135.02
83	355.81	450.07	576.96	764.30	883.64	949.41	1,012.53	1,084.51	1,178.95
84	373.42	473.37	607.52	805.15	928.19	994.50	1,057.61	1,128.43	1,223.98
85	392.58	497.71	639.11	847.57	975.40	1,041.70	1,104.29	1,173.46	1,271.20
86	411.74	523.10	672.77	892.66	1,024.73	1,090.50	1,153.08	1,220.68	1,320.08
87	432.45	550.02	708.52	939.85	1,076.71	1,142.48	1,204.53	1,270.11	1,371.14
88	454.21	578.50	745.79	989.72	1,131.34	1,196.58	1,257.57	1,321.17	1,423.86
89	477.00	608.55	785.15	1,042.22	1,188.61	1,252.79	1,313.26	1,374.44	1,478.21

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.22	$22.58	$26.42	$33.95	$38.95	$42.44	$46.93	$52.31	$64.74
35-39	23.06	27.38	32.67	42.44	48.93	53.41	58.91	65.77	80.79
40-44	27.87	33.63	40.84	53.41	61.90	67.89	74.88	83.38	101.00
45-49	35.08	42.28	51.89	67.89	78.87	85.85	94.84	105.65	127.92
50	39.39	47.57	58.61	76.88	89.36	97.34	107.32	119.64	143.46
51	40.84	49.49	61.01	79.88	93.35	101.34	111.82	124.30	148.64
52	42.28	51.40	63.42	83.37	97.34	105.83	116.31	129.48	154.85
53	44.68	54.29	67.26	88.35	102.83	111.82	123.29	136.73	163.14
54	47.09	57.17	71.12	93.35	108.33	118.31	130.29	144.50	171.95
55	49.49	60.53	74.96	98.85	114.82	124.80	137.28	152.78	181.27
56	52.37	63.90	79.28	104.33	121.31	132.28	145.26	161.07	190.60
57	55.25	67.74	83.61	110.32	128.29	139.78	153.25	170.40	200.95
58	58.61	71.60	88.89	117.32	136.29	148.25	162.74	180.24	212.34
59	61.98	75.92	94.17	124.30	144.27	157.24	172.22	191.11	224.26
60	65.34	80.24	99.94	131.79	153.25	166.73	182.70	202.50	237.21
61	69.18	85.04	105.71	139.78	162.24	176.71	193.69	214.42	250.68
62	73.52	90.34	112.43	148.25	172.22	187.20	205.17	227.37	264.65
63	78.32	96.10	120.12	158.75	184.21	200.67	219.15	242.90	282.26
64	83.61	102.83	128.28	169.72	197.18	214.66	234.62	259.47	300.90
65	88.89	110.03	137.41	181.71	211.17	229.63	250.59	277.60	320.59
66	95.14	117.24	147.02	194.68	226.14	245.61	268.07	296.77	341.82
67	101.38	125.40	157.11	208.17	242.11	263.07	287.04	316.96	364.61
68	109.07	135.01	169.61	225.14	262.08	285.04	310.49	342.86	393.09
69	117.72	146.07	183.54	244.11	283.55	308.51	335.96	371.34	424.17
70	126.85	157.60	198.43	264.07	307.50	334.46	363.91	401.90	457.84
71	136.94	170.09	214.77	286.04	332.96	362.42	393.87	434.54	494.09
72	147.50	183.54	232.08	309.50	360.41	392.36	426.31	470.28	532.94
73	158.56	197.47	249.85	333.47	388.38	422.32	458.27	504.45	569.19
74	170.09	212.37	269.07	359.42	417.83	454.27	492.70	541.22	608.03
75	183.06	228.71	289.73	386.88	450.27	489.21	529.64	581.10	649.47
76	196.51	246.00	311.83	416.83	484.72	526.65	569.08	623.06	694.01
77	211.41	264.74	335.86	449.28	522.16	566.59	611.51	668.62	741.14
78	228.71	286.84	364.69	488.71	567.08	615.01	662.43	722.49	797.59
79	247.93	311.35	396.39	531.15	616.51	667.42	717.84	779.98	858.71
80	268.11	337.30	430.50	577.57	669.92	724.34	777.75	842.64	923.96
81	290.21	366.12	467.99	628.49	728.33	786.23	842.64	910.50	994.91
82	314.23	396.87	508.35	683.41	791.23	853.13	912.54	983.01	1,070.53
83	330.08	417.53	535.25	719.34	831.66	893.56	952.97	1,022.88	1,111.97
84	346.43	439.15	563.60	757.78	873.59	935.99	995.40	1,064.31	1,154.43
85	364.21	461.73	592.90	797.72	918.03	980.42	1,039.32	1,106.78	1,198.98
86	381.98	485.28	624.14	840.15	964.44	1,026.34	1,085.25	1,151.32	1,245.07
87	401.20	510.26	657.30	884.57	1,013.37	1,075.27	1,133.67	1,197.94	1,293.23
88	421.37	536.69	691.88	931.50	1,064.78	1,126.18	1,183.59	1,246.10	1,342.96
89	442.51	564.56	728.40	980.92	1,118.70	1,179.10	1,236.01	1,296.35	1,394.22

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

4% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$24.02	$29.71	$34.07	$37.12	$41.06	$47.27	$58.50
35-39	n/a	n/a	29.71	37.12	42.81	46.73	51.55	59.43	73.00
40-44	n/a	n/a	37.12	46.73	54.16	59.40	65.52	75.35	91.26
45-49	n/a	n/a	47.18	59.40	69.02	75.13	83.00	95.48	115.59
50	n/a	n/a	53.29	67.26	78.18	85.18	93.92	108.11	129.63
51	n/a	n/a	55.47	69.88	81.68	88.67	97.84	112.32	134.31
52	n/a	n/a	57.65	72.94	85.18	92.60	101.78	117.00	139.93
53	n/a	n/a	61.16	77.31	89.98	97.84	107.89	123.56	147.42
54	n/a	n/a	64.65	81.68	94.78	103.52	114.00	130.57	155.38
55	n/a	n/a	68.14	86.49	100.46	109.20	120.12	138.06	163.80
56	n/a	n/a	72.08	91.30	106.14	115.76	127.11	145.55	172.23
57	n/a	n/a	76.00	96.53	112.25	122.30	134.09	153.97	181.59
58	n/a	n/a	80.80	102.64	119.25	129.73	142.40	162.87	191.88
59	n/a	n/a	85.61	108.76	126.24	137.60	150.70	172.69	202.65
60	n/a	n/a	90.86	115.32	134.09	145.90	159.87	182.99	214.35
61	n/a	n/a	96.10	122.30	141.96	154.62	169.48	193.75	226.51
62	n/a	n/a	102.22	129.73	150.70	163.80	179.52	205.45	239.15
63	n/a	n/a	109.20	138.90	161.18	175.59	191.76	219.49	255.06
64	n/a	n/a	116.62	148.52	172.54	187.82	205.30	234.47	271.91
65	n/a	n/a	124.92	159.00	184.77	200.92	219.27	250.84	289.69
66	n/a	n/a	133.66	170.35	197.87	214.90	234.55	268.17	308.88
67	n/a	n/a	142.83	182.14	211.84	230.19	251.16	286.42	329.47
68	n/a	n/a	154.19	196.99	229.32	249.41	271.69	309.82	355.21
69	n/a	n/a	166.85	213.60	248.10	269.94	293.96	335.55	383.29
70	n/a	n/a	180.40	231.06	269.07	292.66	318.42	363.16	413.71
71	n/a	n/a	195.25	250.29	291.34	317.11	344.64	392.65	446.47
72	n/a	n/a	210.98	270.82	315.37	343.32	373.02	424.95	481.57
73	n/a	n/a	227.14	291.78	339.83	369.53	400.98	455.83	514.33
74	n/a	n/a	244.60	314.50	365.59	397.48	431.11	489.06	549.43
75	n/a	n/a	263.39	338.52	393.99	428.06	463.44	525.09	586.87
76	n/a	n/a	283.48	364.72	424.13	460.82	497.95	563.00	627.11
77	n/a	n/a	305.32	393.12	456.89	495.76	535.08	604.18	669.70
78	n/a	n/a	331.54	427.62	496.20	538.13	579.63	652.86	720.71
79	n/a	n/a	360.36	464.76	539.44	583.99	628.12	704.80	775.95
80	n/a	n/a	391.37	505.37	586.17	633.79	680.54	761.43	834.91
81	n/a	n/a	425.44	549.93	637.29	687.95	737.32	822.75	899.02
82	n/a	n/a	462.14	597.98	692.32	746.49	798.46	888.27	967.34
83	n/a	n/a	486.60	629.43	727.71	781.87	833.85	924.30	1,004.78
84	n/a	n/a	512.36	663.06	764.39	818.99	870.97	961.74	1,043.16
85	n/a	n/a	539.01	698.00	803.27	857.87	909.41	1,000.10	1,083.42
86	n/a	n/a	567.40	735.14	843.89	898.05	949.60	1,040.36	1,125.07
87	n/a	n/a	597.54	774.00	886.69	940.86	991.97	1,082.48	1,168.58
88	n/a	n/a	628.99	815.07	931.69	985.41	1,035.65	1,125.99	1,213.52
89	n/a	n/a	662.19	858.31	978.86	1,031.71	1,081.51	1,171.40	1,259.85

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

0 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$21.84	$25.58	$29.96	$36.20	$41.80	$44.92	$49.30	$53.04	$64.28
35-39	25.58	29.96	35.56	43.68	50.54	54.92	60.52	64.90	78.62
40-44	30.58	36.20	43.68	54.28	63.02	68.64	75.50	81.12	97.96
45-49	37.44	45.56	54.92	69.26	79.88	86.74	96.10	102.96	124.18
50	42.44	51.16	62.40	78.62	91.10	98.60	109.20	116.68	139.78
51	44.30	53.04	64.90	81.74	94.84	102.96	113.56	121.68	145.40
52	46.18	55.54	68.02	85.48	99.22	107.96	118.56	126.68	151.64
53	48.68	58.66	72.38	90.48	105.46	114.20	125.42	134.16	160.36
54	51.16	62.40	76.76	96.10	111.70	121.06	133.54	142.28	169.72
55	54.28	66.14	81.12	102.34	118.56	128.54	141.64	151.00	179.08
56	57.40	69.88	86.12	108.58	126.04	136.66	149.76	160.36	189.70
57	61.16	74.26	91.10	115.44	133.54	144.76	159.12	169.72	200.92
58	64.90	78.62	97.34	122.92	142.28	154.76	169.72	180.96	213.40
59	68.64	83.62	103.58	131.04	151.64	164.74	180.34	192.82	226.51
60	73.00	89.24	110.44	139.78	161.62	175.34	192.19	205.30	240.24
61	77.38	94.84	117.32	148.52	172.22	187.20	204.67	218.40	255.22
62	82.36	101.08	125.42	158.50	183.46	199.68	217.78	232.12	270.82
63	88.60	108.58	134.78	170.35	197.80	214.66	234.62	249.60	290.16
64	94.84	116.68	144.76	183.46	212.78	230.88	252.10	268.32	310.75
65	101.72	124.80	155.38	197.18	229.00	248.35	270.82	288.28	333.22
66	109.20	134.16	167.23	212.16	246.48	267.07	291.40	310.12	356.92
67	116.68	144.14	179.71	228.38	265.20	287.66	313.24	333.22	383.13
68	126.68	156.00	195.31	248.98	288.28	313.24	341.32	362.54	415.58
69	137.28	169.72	212.78	270.82	314.50	341.32	371.28	394.99	450.52
70	148.52	184.08	230.88	295.15	342.58	371.90	404.35	429.31	489.21
71	161.00	199.68	251.47	321.36	373.15	404.97	440.54	467.37	531.02
72	174.72	217.15	273.31	349.44	406.22	441.16	479.23	508.56	575.95
73	188.44	234.62	295.78	378.14	439.29	477.36	517.29	548.49	618.38
74	203.42	253.34	319.48	409.34	475.48	516.04	558.48	590.92	663.31
75	219.64	273.31	345.70	443.04	514.17	557.85	603.40	637.10	711.98
76	237.12	295.78	373.78	479.23	555.98	602.78	651.45	686.39	763.77
77	255.84	319.48	404.35	518.54	601.53	652.07	703.24	740.06	819.31
78	277.68	347.56	440.54	566.59	656.44	710.73	765.02	803.08	886.07
79	302.02	378.76	481.10	618.38	716.35	774.38	832.41	871.09	957.83
80	328.22	411.84	524.78	675.16	781.87	844.27	905.41	944.73	1,035.21
81	356.30	448.65	572.20	736.94	853.00	919.77	984.67	1,024.60	1,118.83
82	387.50	488.59	623.99	804.95	931.00	1,002.13	1,071.39	1,111.33	1,209.93
83	408.09	515.42	659.56	850.51	981.55	1,053.93	1,122.57	1,160.63	1,261.09
84	429.93	544.12	696.38	899.17	1,035.21	1,107.59	1,176.85	1,211.79	1,314.75
85	453.02	574.08	735.69	949.72	1,091.37	1,164.37	1,233.63	1,265.47	1,370.29
86	477.36	605.90	776.87	1,004.01	1,150.65	1,223.65	1,292.91	1,321.63	1,428.33
87	502.94	638.97	821.17	1,060.79	1,213.05	1,286.05	1,355.31	1,380.27	1,489.47
88	529.77	674.54	867.35	1,120.69	1,279.19	1,352.19	1,420.83	1,440.81	1,552.50
89	558.48	711.35	916.03	1,184.35	1,349.07	1,420.83	1,488.85	1,505.07	1,618.64

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

15 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$20.53	$24.04	$28.16	$34.39	$39.71	$42.68	$46.83	$50.92	$61.70
35-39	24.04	28.16	33.43	41.50	48.01	52.17	57.50	62.30	75.48
40-44	28.75	34.03	41.06	51.57	59.87	65.20	71.73	77.88	94.05
45-49	35.19	42.82	51.62	65.80	75.88	82.40	91.30	98.84	119.21
50	39.89	48.10	58.66	74.69	86.54	93.66	103.74	112.01	134.18
51	41.64	49.85	61.00	77.65	90.10	97.81	107.89	116.81	139.58
52	43.41	52.21	63.94	81.21	94.25	102.56	112.64	121.61	145.57
53	45.75	55.13	68.04	85.95	100.19	108.49	119.15	128.79	153.95
54	48.10	58.66	72.15	91.30	106.11	115.00	126.86	136.58	162.94
55	51.02	62.17	76.25	97.22	112.64	122.12	134.56	144.96	171.91
56	53.96	65.69	80.94	103.14	119.74	129.83	142.28	153.95	182.10
57	57.49	69.81	85.64	109.67	126.86	137.53	151.17	162.94	192.88
58	61.00	73.91	91.50	116.78	135.16	147.02	161.24	173.71	204.87
59	64.52	78.60	97.36	124.48	144.05	156.50	171.31	185.10	217.45
60	68.62	83.88	103.82	132.78	153.53	166.57	182.58	197.08	230.63
61	72.73	89.15	110.28	141.09	163.61	177.84	194.44	209.66	245.01
62	77.42	95.02	117.89	150.58	174.28	189.70	206.89	222.84	259.98
63	83.29	102.06	126.70	161.84	187.91	203.92	222.89	239.62	278.55
64	89.15	109.68	136.08	174.28	202.14	219.34	239.50	257.58	298.33
65	95.62	117.32	146.05	187.32	217.55	235.94	257.28	276.75	319.88
66	102.64	126.11	157.20	201.55	234.15	253.72	276.83	297.72	342.64
67	109.68	135.49	168.94	216.96	251.94	273.28	297.58	319.88	367.81
68	119.07	146.64	183.60	236.53	273.87	297.58	324.26	348.04	398.95
69	129.04	159.54	200.02	257.28	298.78	324.26	352.71	379.20	432.50
70	139.60	173.04	217.02	280.39	325.45	353.30	384.14	412.14	469.64
71	151.34	187.70	236.39	305.29	354.50	384.73	418.51	448.68	509.78
72	164.23	204.13	256.92	331.96	385.91	419.10	455.28	488.21	552.91
73	177.14	220.55	278.03	359.23	417.33	453.49	491.43	526.56	593.65
74	191.21	238.14	300.31	388.87	451.71	490.24	530.55	567.28	636.78
75	206.46	256.92	324.96	420.88	488.46	529.96	573.22	611.61	683.49
76	222.89	278.03	351.35	455.28	528.18	572.64	618.88	658.94	733.22
77	240.49	300.31	380.09	492.61	571.46	619.47	668.08	710.45	786.54
78	261.02	326.70	414.11	538.26	623.61	675.19	726.77	770.95	850.63
79	283.90	356.04	452.23	587.46	680.54	735.66	790.79	836.25	919.52
80	308.53	387.13	493.29	641.41	742.77	802.05	860.14	906.94	993.80
81	334.92	421.73	537.87	700.09	810.34	873.78	935.44	983.61	1,074.08
82	364.25	459.28	586.56	764.71	884.45	952.03	1,017.82	1,066.88	1,161.54
83	383.60	484.49	619.98	807.99	932.47	1,001.23	1,066.44	1,114.20	1,210.65
84	404.13	511.47	654.59	854.22	983.45	1,052.22	1,118.01	1,163.32	1,262.16
85	425.83	539.64	691.55	902.23	1,036.80	1,106.15	1,171.95	1,214.85	1,315.48
86	448.72	569.55	730.26	953.81	1,093.11	1,162.47	1,228.27	1,268.76	1,371.20
87	472.76	600.64	771.91	1,007.75	1,152.39	1,221.75	1,287.55	1,325.06	1,429.90
88	497.98	634.06	815.32	1,064.65	1,215.23	1,284.58	1,349.79	1,383.17	1,490.40
89	524.96	668.68	861.07	1,125.13	1,281.62	1,349.79	1,414.41	1,444.86	1,553.90

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

30 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$19.00	$22.25	$26.06	$32.21	$37.20	$39.98	$43.88	$48.26	$58.49
35-39	22.25	26.06	30.94	38.88	44.98	48.87	53.87	59.06	71.54
40-44	26.61	31.49	38.00	48.32	56.09	61.09	67.20	73.82	89.15
45-49	32.57	39.63	47.78	61.65	71.09	77.19	85.53	93.70	113.01
50	36.92	44.51	54.28	69.97	81.08	87.75	97.19	106.18	127.20
51	38.54	46.15	56.46	72.75	84.41	91.64	101.07	110.73	132.30
52	40.18	48.32	59.17	76.08	88.31	96.08	105.52	115.28	137.99
53	42.35	51.03	62.97	80.53	93.86	101.64	111.62	122.08	145.93
54	44.51	54.28	66.77	85.53	99.41	107.74	118.84	129.47	154.45
55	47.23	57.54	70.57	91.08	105.52	114.40	126.06	137.41	162.97
56	49.94	60.80	74.92	96.63	112.18	121.62	133.29	145.93	172.62
57	53.20	64.60	79.25	102.74	118.84	128.84	141.62	154.45	182.83
58	56.46	68.40	84.69	109.41	126.62	137.74	151.06	164.67	194.19
59	59.72	72.75	90.12	116.63	134.96	146.62	160.50	175.46	206.13
60	63.51	77.64	96.09	124.41	143.84	156.05	171.05	186.82	218.62
61	67.32	82.52	102.06	132.17	153.27	166.60	182.16	198.74	232.24
62	71.66	87.94	109.11	141.06	163.28	177.72	193.82	211.23	246.45
63	77.08	94.46	117.26	151.61	176.04	191.05	208.81	227.14	264.04
64	82.52	101.52	125.94	163.28	189.37	205.48	224.37	244.17	282.78
65	88.49	108.58	135.17	175.49	203.81	221.04	241.02	262.34	303.23
66	95.01	116.72	145.49	188.82	219.37	237.70	259.35	282.20	324.79
67	101.52	125.40	156.35	203.26	236.03	256.01	278.78	303.23	348.65
68	110.20	135.72	169.92	221.58	256.57	278.78	303.77	329.91	378.17
69	119.43	147.65	185.11	241.02	279.90	303.77	330.43	359.44	409.97
70	129.21	160.14	200.87	262.69	304.90	330.99	359.88	390.67	445.19
71	140.06	173.71	218.78	286.01	332.10	360.42	392.08	425.31	483.23
72	152.01	188.92	237.78	310.99	361.54	392.64	426.52	462.78	524.11
73	163.94	204.12	257.32	336.54	390.97	424.85	460.39	499.13	562.72
74	176.98	220.41	277.95	364.31	423.18	459.28	497.05	537.74	603.62
75	191.09	237.78	300.75	394.31	457.61	496.49	537.03	579.76	647.90
76	206.29	257.32	325.19	426.52	494.82	536.47	579.79	624.62	695.03
77	222.58	277.95	351.78	461.49	535.36	580.35	625.88	673.45	745.58
78	241.58	302.38	383.27	504.27	584.23	632.55	680.86	730.80	806.33
79	262.75	329.52	418.56	550.36	637.55	689.20	740.84	792.69	871.63
80	285.55	358.30	456.55	600.89	695.86	751.40	805.82	859.71	942.04
81	309.98	390.32	497.81	655.87	759.17	818.60	876.35	932.38	1,018.14
82	337.12	425.08	542.88	716.40	828.58	891.90	953.54	1,011.31	1,101.03
83	355.04	448.41	573.81	756.95	873.58	938.00	999.09	1,056.18	1,147.59
84	374.05	473.39	605.84	800.26	921.34	985.76	1,047.39	1,102.74	1,196.42
85	394.12	499.45	640.05	845.25	971.32	1,036.29	1,097.94	1,151.58	1,246.96
86	415.29	527.13	675.88	893.57	1,024.08	1,089.05	1,150.69	1,202.68	1,299.77
87	437.56	555.91	714.42	944.11	1,079.61	1,144.58	1,206.23	1,256.05	1,355.42
88	460.91	586.85	754.60	997.42	1,138.47	1,203.45	1,264.54	1,311.13	1,412.78
89	485.88	618.88	796.95	1,054.07	1,200.68	1,264.54	1,325.07	1,369.61	1,472.97

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

60 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$18.13	$21.23	$24.86	$30.76	$35.53	$38.18	$41.90	$46.68	$56.56
35-39	21.23	24.86	29.52	37.12	42.96	46.68	51.45	57.11	69.18
40-44	25.37	30.04	36.25	46.15	53.56	58.34	64.18	71.39	86.20
45-49	31.08	37.81	45.58	58.88	67.90	73.72	81.69	90.60	109.28
50	35.23	42.47	51.80	66.83	77.43	83.80	92.82	102.68	123.00
51	36.77	44.02	53.87	69.48	80.62	87.51	96.53	107.08	127.95
52	38.32	46.10	56.45	72.66	84.34	91.77	100.78	111.48	133.44
53	40.40	48.69	60.08	76.91	89.64	97.07	106.60	118.06	141.12
54	42.47	51.80	63.71	81.69	94.94	102.89	113.51	125.20	149.36
55	45.05	54.89	67.33	86.99	100.78	109.26	120.39	132.88	157.59
56	47.64	58.00	71.48	92.29	107.14	116.16	127.30	141.12	166.93
57	50.76	61.64	75.61	98.13	113.51	123.05	135.25	149.36	176.81
58	53.87	65.26	80.79	104.49	120.94	131.54	144.26	159.24	187.80
59	56.97	69.40	85.97	111.38	128.89	140.03	153.28	169.68	199.33
60	60.59	74.06	91.67	118.81	137.38	149.04	163.36	180.66	211.41
61	64.22	78.72	97.37	126.24	146.39	159.12	173.98	192.19	224.59
62	68.37	83.90	104.10	134.73	155.93	169.72	185.11	204.27	238.32
63	73.54	90.12	111.87	144.81	168.13	182.45	199.43	219.64	255.34
64	78.72	96.85	120.15	155.93	180.86	196.24	214.29	236.11	273.47
65	84.42	103.58	128.97	167.61	194.65	211.10	230.19	253.69	293.23
66	90.63	111.35	138.81	180.34	209.51	227.02	247.69	272.91	314.09
67	96.85	119.64	149.16	194.13	225.42	244.51	266.26	293.23	337.15
68	105.14	129.48	162.11	211.63	245.04	266.26	290.12	319.03	365.71
69	113.94	140.87	176.61	230.19	267.33	290.12	315.59	347.59	396.45
70	123.27	152.78	191.63	250.89	291.19	316.11	343.70	377.80	430.51
71	133.62	165.73	208.72	273.15	317.18	344.23	374.46	411.29	467.30
72	145.01	180.24	226.85	297.02	345.28	374.99	407.35	447.53	506.83
73	156.40	194.74	245.50	321.42	373.40	405.75	439.70	482.68	544.17
74	168.84	210.27	265.17	347.94	404.16	438.63	474.71	520.01	583.72
75	182.30	226.85	286.93	376.58	437.05	474.17	512.89	560.65	626.54
76	196.81	245.50	310.23	407.35	472.58	512.36	553.73	604.03	672.11
77	212.34	265.17	335.62	440.76	511.30	554.26	597.75	651.25	721.00
78	230.47	288.48	365.65	481.60	557.97	604.12	650.26	706.71	779.74
79	250.68	314.38	399.31	525.62	608.90	658.22	707.55	766.56	842.89
80	272.42	341.82	435.56	573.89	664.59	717.63	769.60	831.36	910.99
81	295.73	372.38	474.92	626.39	725.04	781.80	836.97	901.64	984.57
82	321.62	405.53	517.92	684.21	791.35	851.82	910.68	977.97	1,064.74
83	338.71	427.80	547.44	722.93	834.32	895.84	954.19	1,021.36	1,109.76
84	356.84	451.62	577.99	764.30	879.93	941.46	1,000.32	1,066.38	1,156.99
85	376.00	476.48	610.62	807.26	927.67	989.72	1,048.58	1,113.61	1,205.86
86	396.20	502.89	644.81	853.41	978.05	1,040.11	1,098.97	1,163.03	1,256.92
87	417.43	530.35	681.57	901.67	1,031.09	1,093.15	1,152.01	1,214.64	1,310.74
88	439.71	559.86	719.91	952.58	1,087.31	1,149.36	1,207.70	1,267.91	1,366.20
89	463.53	590.43	760.30	1,006.69	1,146.71	1,207.70	1,265.52	1,324.46	1,424.41

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
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BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

90 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	$16.82	$19.70	$23.06	$28.95	$33.45	$35.93	$39.44	$44.02	$53.35
35-39	19.70	23.06	27.38	34.94	40.43	43.93	48.41	53.87	65.26
40-44	23.54	27.87	33.63	43.43	50.42	54.92	60.40	67.33	81.30
45-49	28.83	35.08	42.28	55.41	63.90	69.39	76.88	85.46	103.07
50	32.67	39.39	48.04	62.90	72.88	78.87	87.36	96.85	116.02
51	34.11	40.84	49.97	65.39	75.87	82.36	90.85	101.00	120.68
52	35.55	42.76	52.37	68.39	79.37	86.37	94.84	105.14	125.86
53	37.48	45.16	55.73	72.38	84.37	91.35	100.34	111.35	133.10
54	39.39	48.04	59.10	76.88	89.36	96.85	106.83	118.09	140.87
55	41.80	50.93	62.46	81.87	94.84	102.83	113.31	125.33	148.64
56	44.20	53.81	66.30	86.86	100.83	109.33	119.80	133.10	157.45
57	47.09	57.17	70.14	92.36	106.83	115.81	127.30	140.87	166.77
58	49.97	60.53	74.96	98.33	113.82	123.81	135.77	150.20	177.12
59	52.85	64.38	79.76	104.84	121.31	131.79	144.27	160.04	188.01
60	56.21	68.72	85.04	111.82	129.29	140.27	153.75	170.40	199.39
61	59.58	73.02	90.34	118.81	137.78	149.76	163.74	181.27	211.83
62	63.42	77.84	96.58	126.80	146.77	159.74	174.22	192.66	224.78
63	68.22	83.61	103.78	136.29	158.25	171.73	187.70	207.16	240.83
64	73.02	89.85	111.47	146.77	170.22	184.70	201.67	222.71	257.92
65	78.32	96.10	119.64	157.74	183.21	198.69	216.65	239.28	276.56
66	84.09	103.30	128.77	169.72	197.18	213.66	233.13	257.40	296.24
67	89.85	110.99	138.38	182.70	212.16	230.13	250.59	276.56	318.00
68	97.54	120.12	150.39	199.18	230.63	250.59	273.05	300.90	344.93
69	105.71	130.69	163.84	216.65	251.59	273.05	297.02	327.85	373.93
70	114.36	141.74	177.77	236.13	274.06	297.52	323.48	356.33	406.04
71	123.97	153.75	193.63	257.08	298.52	323.98	352.43	387.92	440.75
72	134.53	167.21	210.46	279.55	324.98	352.93	383.39	422.10	478.04
73	145.10	180.65	227.75	302.51	351.43	381.88	413.83	455.25	513.26
74	156.63	195.07	246.00	327.47	380.39	412.83	446.78	490.46	550.54
75	169.12	210.46	266.19	354.43	411.33	446.29	482.72	528.79	590.94
76	182.58	227.75	287.81	383.39	444.78	482.22	521.17	569.71	633.93
77	196.99	246.00	311.35	414.83	481.23	521.66	562.59	614.24	680.02
78	213.82	267.62	339.22	453.27	525.15	568.59	612.02	666.55	735.44
79	232.55	291.64	370.45	494.70	573.08	619.50	665.93	723.00	795.00
80	252.73	317.11	404.08	540.13	625.50	675.42	724.34	784.13	859.23
81	274.35	345.47	440.59	589.54	682.40	735.81	787.74	850.41	928.63
82	298.37	376.22	480.48	643.96	744.80	801.70	857.12	922.41	1,004.24
83	314.23	396.87	507.86	680.41	785.24	843.15	898.05	963.32	1,046.71
84	331.04	418.97	536.21	719.34	828.17	886.07	941.48	1,005.79	1,091.25
85	348.83	442.03	566.48	759.77	873.09	931.50	986.90	1,050.34	1,137.34
86	367.57	466.55	598.20	803.21	920.52	978.92	1,034.33	1,096.95	1,185.51
87	387.26	492.01	632.31	848.63	970.44	1,028.84	1,084.25	1,145.63	1,236.26
88	407.93	519.39	667.86	896.56	1,023.35	1,081.76	1,136.66	1,195.87	1,288.58
89	430.02	547.74	705.34	947.48	1,079.26	1,136.66	1,191.08	1,249.21	1,343.48

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois

Policy Form Series GR-N380
Policies Issued On or After 10/1/2003
Annual Premium Rates* - Male or Female

Per $10 Daily Nursing Home Benefit Amount &

Per $10 Daily Home Health Care Benefit Amount

3% Compound Benefit Option

180 Day Elimination Period

	Maximum Benefit Multiplier								
Age	365	500	730	1,095	1,460	1,825	2,190	2,920	Unlimited
18-34	n/a	n/a	$20.97	$25.34	$29.26	$31.45	$34.51	$39.79	$48.21
35-39	n/a	n/a	24.89	30.58	35.38	38.44	42.37	48.68	58.96
40-44	n/a	n/a	30.58	38.00	44.12	48.04	52.85	60.84	73.47
45-49	n/a	n/a	38.44	48.48	55.91	60.72	67.26	77.22	93.13
50	n/a	n/a	43.68	55.04	63.77	69.02	76.44	87.51	104.84
51	n/a	n/a	45.43	57.22	66.39	72.08	79.49	91.26	109.05
52	n/a	n/a	47.62	59.84	69.46	75.57	83.00	95.01	113.73
53	n/a	n/a	50.67	63.34	73.82	79.94	87.80	100.62	120.27
54	n/a	n/a	53.73	67.26	78.18	84.74	93.48	106.71	127.30
55	n/a	n/a	56.78	71.64	83.00	89.98	99.15	113.26	134.31
56	n/a	n/a	60.28	76.00	88.23	95.66	104.84	120.27	142.28
57	n/a	n/a	63.77	80.80	93.48	101.33	111.38	127.30	150.70
58	n/a	n/a	68.14	86.05	99.59	108.33	118.81	135.72	160.06
59	n/a	n/a	72.51	91.72	106.14	115.32	126.24	144.61	169.89
60	n/a	n/a	77.31	97.84	113.14	122.74	134.54	153.97	180.18
61	n/a	n/a	82.12	103.96	120.56	131.04	143.27	163.80	191.41
62	n/a	n/a	87.80	110.94	128.42	139.78	152.44	174.10	203.11
63	n/a	n/a	94.35	119.25	138.46	150.26	164.23	187.20	217.62
64	n/a	n/a	101.33	128.42	148.95	161.62	176.46	201.24	233.07
65	n/a	n/a	108.76	138.03	160.30	173.85	189.58	216.22	249.91
66	n/a	n/a	117.06	148.52	172.54	186.95	203.98	232.59	267.70
67	n/a	n/a	125.80	159.87	185.64	201.36	219.27	249.91	287.35
68	n/a	n/a	136.72	174.28	201.79	219.27	238.93	271.91	311.68
69	n/a	n/a	148.95	189.58	220.14	238.93	259.90	296.24	337.90
70	n/a	n/a	161.62	206.61	239.80	260.33	283.04	321.99	366.91
71	n/a	n/a	176.03	224.95	261.21	283.48	308.38	350.53	398.27
72	n/a	n/a	191.32	244.60	284.35	308.81	335.46	381.42	431.96
73	n/a	n/a	207.04	264.70	307.50	334.15	362.10	411.37	463.79
74	n/a	n/a	223.63	286.54	332.83	361.23	390.93	443.19	497.48
75	n/a	n/a	241.98	310.12	359.92	390.50	422.37	477.83	533.98
76	n/a	n/a	261.64	335.46	389.19	421.95	456.02	514.80	572.83
77	n/a	n/a	283.04	362.98	421.08	456.45	492.27	555.04	614.48
78	n/a	n/a	308.38	396.62	459.51	497.52	535.51	602.31	664.55
79	n/a	n/a	336.77	432.87	501.44	542.07	582.69	653.32	718.38
80	n/a	n/a	367.35	472.61	547.30	590.98	633.79	708.55	776.40
81	n/a	n/a	400.53	515.85	597.09	643.84	689.26	768.45	839.12
82	n/a	n/a	436.80	563.47	651.69	701.49	749.97	833.50	907.44
83	n/a	n/a	461.69	595.36	687.08	737.75	785.80	870.47	945.82
84	n/a	n/a	487.47	629.43	724.65	775.31	823.79	908.85	986.06
85	n/a	n/a	514.98	664.81	763.96	815.07	863.55	949.10	1,027.72
86	n/a	n/a	543.81	702.81	805.46	856.55	905.04	991.22	1,071.24
87	n/a	n/a	574.83	742.55	849.13	900.23	948.72	1,035.21	1,117.10
88	n/a	n/a	607.15	784.49	895.43	946.53	994.58	1,080.60	1,164.38
89	n/a	n/a	641.22	829.04	944.35	994.58	1,042.19	1,128.81	1,213.99

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Renewal Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add $1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction
0.515 for Semi-Annual
0.2625 for Quarterly
0.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Policy Form GR-N380

Additional Elimination Period Factors
and Maximum Benefit Multiplier Options

To determine the annual premium rates for Policy Form GR-N380 for 1000, 1500, 2000, and 2500 Maximum Benefit Multiplier options, perform the following calculations:

For the 1,000 multiplier option, multiply the annual premium rate for the 1,095 multiplier option times 0.96.

For the 1,500 multiplier option, multiply the annual premium rate for the 1,460 multiplier option times 1.02.

For the 2,000 multiplier option, multiply the annual premium rate for the 2,190 multiplier option times 0.97.

For the 2,500 multiplier option, multiply the annual premium rate for the 2,920 multiplier option times 0.96.

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Premium Rate Factors for the Shortened Benefit Amount Rider
Rider Form 206A-VA
(When attached to Base Policy GR-N380)

Premium Rate Factors

To calculate the annual premium for Rider Form 206A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-2,000	2,001-Unlimited
18-52	0.224	0.176	0.156	0.141	0.124
53	0.215	0.170	0.151	0.137	0.121
54	0.206	0.164	0.147	0.133	0.119
55	0.198	0.158	0.142	0.129	0.116
56	0.190	0.152	0.138	0.126	0.113
57	0.182	0.147	0.134	0.122	0.111
58	0.177	0.144	0.131	0.120	0.109
59	0.172	0.140	0.129	0.118	0.108
60	0.167	0.137	0.126	0.117	0.106
61	0.162	0.134	0.123	0.115	0.105
62	0.157	0.131	0.121	0.113	0.103
63	0.153	0.129	0.119	0.112	0.102
64	0.150	0.127	0.118	0.110	0.101
65	0.147	0.126	0.116	0.109	0.100
66	0.143	0.124	0.115	0.107	0.099
67	0.140	0.122	0.113	0.106	0.098
68	0.137	0.120	0.111	0.105	0.097
69	0.135	0.117	0.109	0.103	0.096
70	0.132	0.115	0.108	0.102	0.095
71	0.129	0.113	0.106	0.100	0.094
72	0.127	0.111	0.104	0.099	0.093
73	0.121	0.106	0.100	0.095	0.090
74	0.115	0.102	0.096	0.091	0.087
75	0.109	0.098	0.092	0.088	0.084
76	0.104	0.094	0.088	0.084	0.081
77	0.099	0.090	0.085	0.081	0.078
78	0.096	0.088	0.083	0.080	0.077
79	0.094	0.085	0.081	0.078	0.076
80	0.091	0.083	0.079	0.077	0.074
81	0.088	0.081	0.078	0.075	0.073
82	0.086	0.079	0.076	0.074	0.072
83	0.083	0.076	0.074	0.072	0.070
84	0.080	0.074	0.072	0.070	0.069
85	0.077	0.072	0.070	0.068	0.067
86	0.075	0.069	0.068	0.067	0.066
87	0.072	0.067	0.066	0.065	0.064
88	0.069	0.065	0.064	0.063	0.063
89	0.067	0.063	0.062	0.062	0.061

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 223G
(When attached to Base Policy GR-N380)

To calculate the annual premium for Rider Form 223G, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

Premium Rate Factors for Policies Without an Increasing Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.340	0.325	0.280	0.215	0.220
35-39	0.375	0.350	0.290	0.225	0.230
40-44	0.405	0.360	0.310	0.230	0.240
45-49	0.410	0.370	0.320	0.235	0.250
50-54	0.400	0.360	0.315	0.235	0.250
55-59	0.390	0.360	0.310	0.235	0.240
60-64	0.390	0.360	0.300	0.230	0.220
65-69	0.390	0.350	0.290	0.225	0.200
70-74	0.390	0.340	0.280	0.210	0.180
75-79	0.390	0.330	0.260	0.190	0.150
80-84	0.390	0.320	0.240	0.160	0.150
85-89	0.390	0.320	0.240	0.160	0.150

Premium Rate Factors for Policies With an Equal or Compound Increases Benefit Option

Issue Age	Maximum Benefit Multiplier Options				
	365-500	501-900	901-1,300	1,301-1,500	1,501-1,825
18-34	0.380	0.360	0.330	0.260	0.260
35-39	0.380	0.360	0.330	0.265	0.260
40-44	0.380	0.360	0.330	0.265	0.260
45-49	0.380	0.360	0.330	0.265	0.260
50-54	0.380	0.360	0.330	0.265	0.250
55-59	0.380	0.360	0.325	0.260	0.240
60-64	0.380	0.360	0.320	0.255	0.225
65-69	0.380	0.360	0.310	0.245	0.205
70-74	0.380	0.360	0.300	0.230	0.185
75-79	0.380	0.350	0.280	0.200	0.150
80-84	0.380	0.340	0.250	0.170	0.150
85-89	0.400	0.330	0.250	0.170	0.150

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226A-VA
(When attached to Base Policy GR-N380)

Premium Rate Factors

To calculate the annual premium for Rider Form 226A-VA, multiply the base policy annual premium times the appropriate Maximum Benefit Multiplier factor from below.

	Maximum Benefit Multiplier Options				
Issue Age	365-500	501-900	901-1,300	1,301-1,800	1,801-2,920
18-34	0.115	0.108	0.087	0.065	0.050
35-39	0.122	0.114	0.091	0.069	0.053
40-44	0.130	0.120	0.096	0.073	0.056
45-49	0.138	0.126	0.100	0.076	0.058
50	0.144	0.130	0.104	0.078	0.060
51	0.146	0.132	0.105	0.079	0.060
52	0.148	0.133	0.106	0.080	0.061
53	0.150	0.134	0.107	0.080	0.061
54	0.151	0.135	0.108	0.081	0.062
55	0.153	0.137	0.108	0.081	0.062
56	0.154	0.138	0.109	0.082	0.063
57	0.156	0.139	0.110	0.082	0.063
58	0.157	0.140	0.110	0.082	0.063
59	0.158	0.141	0.111	0.082	0.063
60	0.160	0.141	0.111	0.083	0.063
61	0.161	0.142	0.112	0.083	0.063
62	0.162	0.143	0.112	0.083	0.063
63	0.163	0.143	0.112	0.083	0.063
64	0.163	0.144	0.112	0.083	0.062
65	0.164	0.144	0.112	0.082	0.062
66	0.164	0.145	0.112	0.082	0.061
67	0.165	0.145	0.112	0.082	0.061
68	0.164	0.144	0.111	0.081	0.060
69	0.164	0.143	0.110	0.080	0.058
70	0.163	0.143	0.109	0.078	0.057
71	0.163	0.142	0.108	0.077	0.055
72	0.162	0.141	0.107	0.076	0.054
73	0.163	0.141	0.106	0.075	0.052
74	0.164	0.141	0.106	0.073	0.051
75	0.164	0.142	0.105	0.072	0.049
76	0.165	0.142	0.105	0.070	0.047
77	0.166	0.142	0.104	0.069	0.046
78	0.166	0.141	0.102	0.066	0.043
79	0.165	0.140	0.099	0.063	0.040
80	0.165	0.138	0.097	0.060	0.038
81	0.164	0.137	0.095	0.058	0.035
82	0.164	0.136	0.093	0.055	0.033
83	0.163	0.134	0.089	0.051	0.029
84	0.161	0.132	0.086	0.046	0.025
85	0.160	0.130	0.082	0.043	0.022
86	0.158	0.128	0.079	0.039	0.019
87	0.157	0.126	0.076	0.036	0.017
88	0.156	0.124	0.073	0.033	0.015
89	0.154	0.122	0.070	0.030	0.013

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 226G-VA
(When attached to Base Policy GR-N380)

Premium Rate Factors

To calculate the annual premium for Rider Form 226G-VA, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Issue Age	Inflation Options: No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.053	0.074	0.110	0.098	0.086
35-39	0.064	0.084	0.116	0.106	0.095
40-44	0.077	0.095	0.123	0.113	0.104
45-49	0.089	0.106	0.130	0.122	0.113
50	0.097	0.113	0.134	0.126	0.119
51	0.100	0.115	0.135	0.128	0.120
52	0.102	0.117	0.137	0.129	0.122
53	0.103	0.118	0.136	0.130	0.123
54	0.105	0.119	0.136	0.130	0.123
55	0.106	0.119	0.136	0.130	0.124
56	0.107	0.120	0.136	0.130	0.124
57	0.108	0.121	0.136	0.130	0.125
58	0.108	0.120	0.134	0.129	0.123
59	0.107	0.119	0.132	0.127	0.122
60	0.107	0.118	0.130	0.125	0.120
61	0.106	0.117	0.128	0.124	0.119
62	0.105	0.115	0.127	0.122	0.118
63	0.103	0.113	0.123	0.119	0.115
64	0.101	0.110	0.120	0.116	0.112
65	0.099	0.108	0.117	0.113	0.109
66	0.097	0.105	0.113	0.110	0.107
67	0.095	0.103	0.110	0.107	0.104
68	0.091	0.098	0.105	0.102	0.099
69	0.088	0.094	0.100	0.097	0.095
70	0.084	0.090	0.095	0.092	0.090
71	0.080	0.086	0.090	0.088	0.086
72	0.077	0.082	0.086	0.084	0.082
73	0.071	0.075	0.079	0.077	0.075
74	0.065	0.069	0.072	0.071	0.069
75	0.060	0.064	0.066	0.065	0.064
76	0.056	0.058	0.061	0.059	0.058
77	0.051	0.054	0.056	0.055	0.054
78	0.045	0.047	0.048	0.047	0.047
79	0.039	0.040	0.042	0.041	0.040
80	0.034	0.035	0.036	0.035	0.035
81	0.029	0.030	0.031	0.031	0.030
82	0.025	0.026	0.027	0.027	0.026
83	0.020	0.021	0.021	0.021	0.021
84	0.016	0.016	0.017	0.017	0.016
85	0.013	0.013	0.013	0.013	0.013
86	0.010	0.010	0.010	0.010	0.010
87	0.008	0.008	0.008	0.008	0.008
88	0.008	0.008	0.008	0.008	0.008
89	0.008	0.008	0.008	0.008	0.008

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 228R
(When attached to Base Policy GR-N380)

Premium Rate Factors

To calculate the annual premium for Rider Form 228R, multiply the base policy annual premium times the appropriate age's premium rate factor from below.

Issue Age	Factor	Issue Age	Factor
18-34	0.671	68	0.506
35-39	0.708	69	0.498
40-44	0.746	70	0.490
45-49	0.756	71	0.482
50	0.705	72	0.474
51	0.688	73	0.457
52	0.672	74	0.441
53	0.658	75	0.425
54	0.645	76	0.409
55	0.631	77	0.393
56	0.618	78	0.381
57	0.605	79	0.368
58	0.598	80	0.356
59	0.590	81	0.344
60	0.583	82	0.332
61	0.575	83	0.321
62	0.568	84	0.311
63	0.557	85	0.301
64	0.546	86	0.290
65	0.535	87	0.280
66	0.525	88	0.270
67	0.514	89	0.260

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N380)

Premium Rate Factors for the 10-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

	Inflation Options				
Issue Age	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	2.160	2.940	3.710	3.450	3.170
35-39	2.130	2.780	3.330	3.140	2.930
40-44	2.050	2.580	2.960	2.820	2.670
45-49	1.920	2.390	2.780	2.560	2.400
50	1.896	2.305	2.640	2.444	2.272
51	1.888	2.277	2.594	2.407	2.230
52	1.880	2.250	2.550	2.370	2.190
53	1.818	2.173	2.453	2.282	2.110
54	1.758	2.098	2.359	2.197	2.034
55	1.700	2.027	2.270	2.115	1.960
56	1.644	1.957	2.183	2.036	1.889
57	1.590	1.890	2.100	1.960	1.820
58	1.530	1.817	2.015	1.882	1.746
59	1.471	1.746	1.934	1.807	1.676
60	1.416	1.678	1.856	1.735	1.608
61	1.362	1.613	1.782	1.666	1.542
62	1.310	1.550	1.710	1.600	1.480
63	1.248	1.455	1.606	1.498	1.395
64	1.190	1.366	1.509	1.402	1.314
65	1.134	1.282	1.417	1.312	1.239
66	1.081	1.204	1.331	1.229	1.167
67	1.030	1.130	1.250	1.150	1.100
68	0.948	1.057	1.154	1.075	1.035
69	0.872	0.989	1.066	1.004	0.973
70	0.803	0.925	0.985	0.939	0.915
71	0.739	0.866	0.910	0.877	0.861
72	0.680	0.810	0.840	0.820	0.810
73	0.623	0.726	0.751	0.734	0.726
74	0.571	0.652	0.672	0.656	0.652
75	0.524	0.584	0.600	0.587	0.584
76	0.480	0.524	0.537	0.525	0.524
77	0.440	0.470	0.480	0.470	0.470
78	0.396	0.424	0.434	0.424	0.424
79	0.357	0.382	0.392	0.382	0.382
80	0.321	0.344	0.355	0.344	0.344
81	0.289	0.311	0.321	0.311	0.311
82	0.260	0.280	0.290	0.280	0.280
83	0.223	0.244	0.251	0.244	0.240
84	0.191	0.212	0.217	0.212	0.206
85	0.163	0.185	0.187	0.185	0.177
86	0.140	0.161	0.162	0.161	0.152
87	0.120	0.140	0.140	0.140	0.130
88	0.103	0.122	0.121	0.122	0.112
89	0.088	0.106	0.105	0.106	0.096

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

BANKERS LIFE AND CASUALTY COMPANY
Chicago, Illinois 60654

Rider Form 242A
(When attached to Base Policy GR-N380)

Premium Rate Factors for the 20-Pay Limited Payment Option

To calculate the annual premium for Rider Form 242A, multiply the base policy annual premium times the appropriate Inflation Option factor from below.

Issue Age	Inflation Options				
	No Inflation	5% Equal Increases	5% Compound	4% Compound	3% Compound
18-34	0.850	1.280	1.700	1.560	1.400
35-39	0.840	1.190	1.490	1.380	1.270
40-44	0.790	1.070	1.280	1.210	1.130
45-49	0.720	0.970	1.190	1.070	0.980
50	0.714	0.940	1.123	1.015	0.919
51	0.712	0.930	1.101	0.997	0.899
52	0.710	0.920	1.080	0.980	0.880
53	0.684	0.886	1.037	0.941	0.845
54	0.659	0.852	0.995	0.904	0.812
55	0.635	0.820	0.955	0.868	0.780
56	0.612	0.790	0.917	0.833	0.749
57	0.590	0.760	0.880	0.800	0.720
58	0.551	0.715	0.831	0.753	0.675
59	0.515	0.673	0.784	0.708	0.632
60	0.481	0.633	0.740	0.666	0.592
61	0.450	0.595	0.699	0.627	0.555
62	0.420	0.560	0.660	0.590	0.520
63	0.395	0.515	0.609	0.543	0.480
64	0.372	0.474	0.561	0.500	0.444
65	0.350	0.437	0.517	0.460	0.410
66	0.329	0.402	0.477	0.424	0.379
67	0.310	0.370	0.440	0.390	0.350
68	0.272	0.342	0.396	0.357	0.325
69	0.238	0.316	0.357	0.326	0.301
70	0.208	0.292	0.321	0.299	0.279
71	0.183	0.270	0.289	0.273	0.259
72	0.160	0.250	0.260	0.250	0.240
73	0.146	0.216	0.226	0.216	0.209
74	0.133	0.186	0.197	0.186	0.182
75	0.121	0.161	0.172	0.161	0.158
76	0.110	0.139	0.149	0.139	0.138
77	0.100	0.120	0.130	0.120	0.120
78	0.090	0.108	0.118	0.111	0.108
79	0.082	0.097	0.107	0.102	0.097
80	0.074	0.087	0.097	0.094	0.087
81	0.066	0.078	0.088	0.087	0.078
82	0.060	0.070	0.080	0.080	0.070
83	0.055	0.065	0.076	0.073	0.065
84	0.051	0.061	0.071	0.066	0.061
85	0.047	0.057	0.067	0.060	0.057
86	0.043	0.053	0.064	0.055	0.053
87	0.040	0.050	0.060	0.050	0.050
88	0.037	0.047	0.057	0.046	0.047
89	0.034	0.044	0.053	0.041	0.044

To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly, or Renewal Direct Bill rates, multiply the Annual Rate, as given above by the appropriate factor shown below:

.08583 for Monthly Bank Draft/Payroll Deduction
.515 for Semi-Annual
.2625 for Quarterly
.09167 for Renewal Direct Bill

Statement of Variability
Form: LNN (02/17)

The following items are variable information for the above form to allow for the changes listed below:

[Address 1] [Address 2] [City], [State] [Zip Code] [Company Telephone Number]	Address and Telephone Number of Company.
[Policyholder Name] [Street address] [City, State Zipcode]	Name and address of policyholder.
[Current Date of Mailing]	Current Date of Mailing
[Policy Number]	Policy Number for particular policy
[Nex prem due date]	Next premium due date
[Current prem amount]	Premium Amount payable prior to requested rate increase
[New prem amount]	New Premium Amount
[Eff date of increase:]	Effective Date of Increase
[% rate increase]	The premium rate increase amount approved by the Virginia Bureau of Insurance
[1 YEAR PREMIUM]	Annual Premium Amount
[6 MONTHS PREMIUM]	Semi-Annual Premium Amount
[3 MONTHS PREMIUM]	Quarterly Premium Amount
[1 MONTH PREMIUM]	Monthly Premium Amount
Page 2	
[Daily Benefit]	Current Daily Benefit
[Benefit Multiplier]	Current Benefit Multiplier/Period. The applicable benefit multiplier options are 365, 500, 730, 1,095, 1,460, 1,825, 2,190, 2,920, Unlimited
[Elimination Period]	Current Elimination Period
Page 4	
[Local Office Address]	Agent's local branch office address
[City, State, ZIP]	Agent's local branch office city, state, zip
[Phone Number of Local Office]	Agent's local branch office phone number
[Agent Name]	Agent's name
[Premium Increase Reductions Options Election Form]	Downgrade selection form(s), if applicable. These would not be applicable if the policyholder is already at the lowest benefit options available.
[Return Reply Envelope]	An envelope included for policyholder to return the Premium Increase Reductions Options Election Form, if applicable.

We certify that these are the only variables in this filing and that no other textual changes will occur.

Statement of Variability
Form: LTCA

The following items are variable information for the above form to allow for the changes listed below:

[Address 1] [Address 2] [City], [State] [Zip Code] [Company Telephone Number]	Address and Telephone Number of Company.
[Policyholder Name] [Street address] [City, State Zipcode]	Name and address of policyholder.
[Current Date of Mailing]	Current Date of Mailing
[Policy Number]	Policy Number for particular policy
[Effective date of increase:]	Effective Date of Increase
[1 YEAR PREMIUM]	Annual Premium Amount
[6 MONTHS PREMIUM]	Semi-Annual Premium Amount
[3 MONTHS PREMIUM]	Quarterly Premium Amount
[1 MONTH PREMIUM]	Monthly Premium Amount
[BENEFIT MULTIPLIER]	Proposed Benefit Multiplier in days
[MONTHLY PREMIUM]	New Monthly Premium for the reduced Benefit Multiplier
[date]	Date by which the signed form is due

We certify that these are the only variables in this filing and that no other textual changes will occur.

BANKERS LIFE AND CASUALTY COMPANY
[PO Box 2022]
[Carmel], [IN], [46082-2022]
[(800)843-9085]

[June 1, 2021]

[222,222,222]
Due Date: [9/6/2021]
Current Prem: [74.00]
New Prem: [100.00]
Effective: [9/6/2021]

[John Doe]
[123 Main St.]
[Chicago, IL 60601]

Dear [John Doe],

Thank you for choosing **Bankers Life and Casualty Company (Bankers Life).** We are proud to help our customers protect their financial security and prepare for retirement.

The purpose of this letter is to notify you that the premium on your above listed policy is changing. It is being increased by [35%]. The new premium effective date provides at least 75 days advance written notice to comply with Virginia regulations. The new premium and effective date are shown above.

Please be assured that this rate increase is not related to any individual claims experience on your policy, but rather is affecting all similar policies in your state. Subject to the laws and regulations of the state in which your policy was issued, the policy may be subject to additional rate increases in the future.

If you are currently preparing to submit a claim on your policy, it may not be in your best interest to make a change at this time. Please discuss a potential policy change with your agent or a customer service representative to determine if such a change would best suit your needs.

If you stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse. It will be given in the form of paid-up insurance benefits. The amount will be equal to the greater of the premiums paid or thirty (30) times your Maximum Daily Benefit Amount. However, if you have had claims, the amount will be limited to the benefits remaining under the policy.

Not sure what to do next?

You have the following options ...

Option 1: Keep your policy as is and pay the increased premium when you get your premium notice.

Your new premium and effective date are shown at the top of the first page of this notification.

Following is a chart of your new premium based on the premium mode you choose to pay. Do NOT include payment with this form - you will receive a premium notice before your next premium is due.

1 YEAR	6 MONTHS	3 MONTHS	1 MONTH
[1200.00]	[600.00]	[300.00]	[100.00]

Option 2: Reduce benefits in order to reduce the increased premium.

While we strongly encourage you to maintain your **Bankers Life** policy, we understand you may wish to consider changing policy benefits to maintain a similar premium payment to the amount you currently pay. Therefore, we have provided you with the enclosed benefit reduction option(s). For ease of reference we have also included a chart of your current benefits below.

Current Benefits Chart:

CURRENT BENEFITS for [Policyholder Name]
DAILY BENEFIT: [Daily Benefit]
BENEFIT MULTIPLIER: [Benefit Multiplier]
ELIMINATION PERIOD: [Elimination Period]

If you choose to accept one of the enclosed benefit reduction options, please sign the appropriate form and return it to us in the envelope provided. If you received more than one option, please select and return only one option. If you are interested in other options, please contact Customer Service at (800) 843-9085.

Option 3: Stop paying your premium

If you should stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse as described above. If your coverage includes a Nonforfeiture Benefit Rider, this benefit is a separate option from the Contingent Benefit Upon Lapse. Customer Service can provide additional information.

ADDITIONAL IMPORTANT INFORMATION:

Rates are being raised on all policies like yours to pay for anticipated claims that are higher than expected. This is due in part to individuals living longer and keeping their policies longer, which results in more claims than we anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on your individual claims history, age, health status, or any other personal factor.

The rate increase request was reviewed by the State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage (https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx).

The Company's Right to Increase Premiums: The company has a right to increase premiums on this policy form in the future, provided it raises rates for all policies in the same class in this state. In the event of future rate increases, which must first be approved by the Virginia Bureau of Insurance, similar options to those listed in this letter may be available. However, you can contact us at any time to discuss decreasing your coverage and premiums, according to the provisions of your policy.

Rate Schedule Adjustments: Any premium rate adjustments will be effective on the next billing date.

You have a right to a revised premium rate or rate schedule upon request.

Options in the Event of a Premium Rate Revision: If you receive a premium rate or premium rate schedule increase in the future, you will be notified of the new premium amount and you will be able to exercise at least one of the following options:

- Pay the increased premium and continue your policy in-force as is.
- Reduce your policy benefits in order to reduce the increased premium. Subject to your current benefits and state minimums, you can reduce your benefit multiplier, reduce your daily benefit amount, or increase your elimination period. Other reduction options may be available that are consistent with the policy design.
- Exercise your Nonforfeiture Benefit Option if one was purchased as a rider to your policy. If applicable, the standard nonforfeiture credit will be equal to 100% of the sum of all premiums paid, including the premiums paid prior to any changes in benefits (but no less than 30 times the Daily Nursing Home benefit amount then in effect.) This is a separate option from the Contingent Benefit Upon Lapse, described below.
- Exercise your Contingent Benefit upon Lapse Option, which may be available if the Nonforfeiture Benefit rider was not purchased. A contingent benefit upon lapse is triggered when the policy lapses within 120 days of the premium increase. The paid-up value of this option is based on the premiums paid to date but will be no less than 30 times the daily nursing home benefit at the time of lapse. In no event will the paid-up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

Please note that the options described above may not be of equal value.

We're here to help.
If you have any questions, please contact us at (800) 843-9085 Monday through Friday between the hours of 8 a.m. and 4:30 p.m. Central Time. One of our customer service representatives would be pleased to assist you.

Sincerely,
Customer Service

Enclosures: [Premium Increase Reduction Options Election Form]
[Return Reply Envelope]

[456 Man St.]
[Chicago, IL 60601]
Phone: [888-888-8888]
Agent: [Jane Doe]

BANKERS LIFE AND CASUALTY COMPANY
[Address 1]
[Address 2]
[City], [State], [Zip Code]
[Company Telephone number]

[Current date of mailing]

[Policy number]
Due Date: [Next prem due date]
Current Prem: [Previous prem amount]
New Prem: [New prem amount]
Effective: [Eff date of increase]

[Policyholder Name]
[Street Address]
[City, State, Zip Code]

Dear [Policyholder Name],

Thank you for choosing **Bankers Life and Casualty Company (Bankers Life).** We are proud to help our customers protect their financial security and prepare for retirement.

The purpose of this letter is to notify you that the premium on your above listed policy is changing. It is being increased by [% rate increase]. The new premium effective date provides at least 75 days advance written notice to comply with Virginia regulations. The new premium and effective date are shown above.

Please be assured that this rate increase is not related to any individual claims experience on your policy, but rather is affecting all similar policies in your state. Subject to the laws and regulations of the state in which your policy was issued, the policy may be subject to additional rate increases in the future.

If you are currently preparing to submit a claim on your policy, it may not be in your best interest to make a change at this time. Please discuss a potential policy change with your agent or a customer service representative to determine if such a change would best suit your needs.

If you stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse. It will be given in the form of paid-up insurance benefits. The amount will be equal to the greater of the premiums paid or thirty (30) times your Maximum Daily Benefit Amount. However, if you have had claims, the amount will be limited to the benefits remaining under the policy.

Not sure what to do next?

You have the following options ...

Option 1: Keep your policy as is and pay the increased premium when you get your premium notice.

Your new premium and effective date are shown at the top of the first page of this notification.

Following is a chart of your new premium based on the premium mode you choose to pay. Do NOT include payment with this form - you will receive a premium notice before your next premium is due.

1 YEAR	6 MONTHS	3 MONTHS	1 MONTH
[1 YEAR PREMIUM]	[6 MONTHS PREMIUM]	[3 MONTHS PREMIUM]	[1 MONTH PREMIUM]

Option 2: Reduce benefits in order to reduce the increased premium.

While we strongly encourage you to maintain your **Bankers Life** policy, we understand you may wish to consider changing policy benefits to maintain a similar premium payment to the amount you currently pay. Therefore, we have provided you with the enclosed benefit reduction option(s). For ease of reference we have also included a chart of your current benefits below.

Current Benefits Chart:

CURRENT BENEFITS for [Policyholder Name]
DAILY BENEFIT: [Daily Benefit]
BENEFIT MULTIPLIER: [Benefit Multiplier]
ELIMINATION PERIOD: [Elimination Period]

If you choose to accept one of the enclosed benefit reduction options, please sign the appropriate form and return it to us in the envelope provided. If you received more than one option, please select and return only one option. If you are interested in other options, please contact Customer Service at (800) 843-9085.

Option 3: Stop paying your premium

If you should stop paying your premium within 120 days of the effective date of this increase, you will be eligible for a Contingent Benefit Upon Lapse as described above. If your coverage includes a Nonforfeiture Benefit Rider, this benefit is a separate option from the Contingent Benefit Upon Lapse. Customer Service can provide additional information.

ADDITIONAL IMPORTANT INFORMATION:

Rates are being raised on all policies like yours to pay for anticipated claims that are higher than expected. This is due in part to individuals living longer and keeping their policies longer, which results in more claims than we anticipated when this policy was originally priced. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. This premium increase is designed to offset some of these anticipated costs and in no way reflects on the integrity of your policy, nor is it based on your individual claims history, age, health status, or any other personal factor.

The rate increase request was reviewed by the State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance's webpage (https://scc.virginia.gov/boi/SERFFInquiry/LtcFilings.aspx).

The Company's Right to Increase Premiums: The company has a right to increase premiums on this policy form in the future, provided it raises rates for all policies in the same class in this state. In the event of future rate increases, which must first be approved by the Virginia Bureau of Insurance, similar options to those listed in this letter may be available. However, you can contact us at any time to discuss decreasing your coverage and premiums, according to the provisions of your policy.

Rate Schedule Adjustments: Any premium rate adjustments will be effective on the next billing date.

You have a right to a revised premium rate or rate schedule upon request.

Options in the Event of a Premium Rate Revision: If you receive a premium rate or premium rate schedule increase in the future, you will be notified of the new premium amount and you will be able to exercise at least one of the following options:

- Pay the increased premium and continue your policy in-force as is.
- Reduce your policy benefits in order to reduce the increased premium. Subject to your current benefits and state minimums, you can reduce your benefit multiplier, reduce your daily benefit amount, or increase your elimination period. Other reduction options may be available that are consistent with the policy design.
- Exercise your Nonforfeiture Benefit Option if one was purchased as a rider to your policy. If applicable, the standard nonforfeiture credit will be equal to 100% of the sum of all premiums paid, including the premiums paid prior to any changes in benefits (but no less than 30 times the Daily Nursing Home benefit amount then in effect.) This is a separate option from the Contingent Benefit Upon Lapse, described below.
- Exercise your Contingent Benefit upon Lapse Option, which may be available if the Nonforfeiture Benefit rider was not purchased. A contingent benefit upon lapse is triggered when the policy lapses within 120 days of the premium increase. The paid-up value of this option is based on the premiums paid to date but will be no less than 30 times the daily nursing home benefit at the time of lapse. In no event will the paid-up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

Please note that the options described above may not be of equal value.

We're here to help.
If you have any questions, please contact us at (800) 843-9085 Monday through Friday between the hours of 8 a.m. and 4:30 p.m. Central Time. One of our customer service representatives would be pleased to assist you.

Sincerely,
Customer Service

Enclosures: [Premium Increase Reduction Options Election Form]
[Return Reply Envelope]

[Local Office Address]
[City, State, ZIP]
Phone: [Phone Number of Local Office]
Agent: [Agent Name]

BANKERS LIFE AND CASUALTY COMPANY
[Address 1]
[Address 2]
[City], [State], [Zip Code]
[Company Telephone number]

[Current date of mailing]

Policy: [Policy number]
Effective: [Eff date of increase]

[Policyholder Name]
[Street Address]
[City, State, Zip Code]

Premium Increase Reduction Options Election Form

This is an offer to change the Benefit Period on the policy listed above. The Benefit Period determines the amount and length of time that benefits are paid to you. Decreasing your Benefit period will lower your premium. A decreased Benefit Period will reduce the lifetime maximum benefit on your policy. The revised monthly premium for this option is listed below.

BENEFIT MULTIPLIER [BENEFIT MULTIPLIER] [MONTHLY PREMIUM]

Following is a chart of your new premium based on the premium mode you choose to pay. Do NOT include payment with this form – you will receive a premium notice before your next premium is due.

1 YEAR	6 MONTHS	3 MONTHS	1 MONTH
[1 YEAR PREMIUM]	[6 MONTHS PREMIUM]	[3 MONTHS PREMIUM]	[1 MONTH PREMIUM]

If you are interested in changing your Benefit Period as described above, please sign the form below and return it to us in the envelope provided by [date].

The new premium will take effect on the first premium due date after we receive your request for the change.

SIGNATURE DATE

BANKERS LIFE AND CASUALTY COMPANY
[PO Box 2022]
[Carmel], [IN], [46082-2022]
[(800)843-9085]

[June 1, 2021]

Policy: [222,222,222]
Effective: [9/6/2021]

[John Doe]
[123 Main St.]
[Chicago, IL 60601]

Premium Increase Reduction Options Election Form

This is an offer to change the Benefit Period on the policy listed above. The Benefit Period determines the amount and length of time that benefits are paid to you. Decreasing your Benefit period will lower your premium. A decreased Benefit Period will reduce the lifetime maximum benefit on your policy. The revised monthly premium for this option is listed below.

BENEFIT MULTIPLIER [365] [100.00]

Following is a chart of your new premium based on the premium mode you choose to pay. Do NOT include payment with this form – you will receive a premium notice before your next premium is due.

1 YEAR	6 MONTHS	3 MONTHS	1 MONTH
[1200.00]	[600.00]	[300.00]	[100.00]

If you are interested in changing your Benefit Period as described above, please sign the form below and return it to us in the envelope provided by [8/6/2021].

The new premium will take effect on the first premium due date after we receive your request for the change.

SIGNATURE DATE

BANKERS LIFE AND CASUALTY COMPANY

Home Office: 222 Merchandise Mart Plaza • Chicago, Illinois 60654-2001

NON-FORFEITURE BENEFIT RIDER

Effective Date _____

This rider is a part of the policy to which it is attached. It takes effect on the Effective Date shown above. If no date is shown, it takes effect on the policy's Issue Date. This rider ends when the policy ends.

This rider is subject to all terms, conditions, limitations and exceptions of the policy to which it's attached, except where specifically changed by this rider. This includes, but is not limited to, all policy limits such as, maximum daily benefit amounts, maximum benefit periods, lifetime maximum benefit amounts and elimination periods applicable to this rider at the time it ended. This rider is not subject to any inflation protection benefits beyond those which had already accrued when this rider lapsed.

REDUCED PAID UP BENEFIT AMOUNT

If the policy should lapse for non-payment of premium after this rider has been in force for three years from its Effective Date, you are eligible for a reduced paid up benefit. This reduced paid up benefit will be an amount equal to 100% of all premiums you paid for the policy and this rider while this rider was in force. The reduced paid up benefit amount will be the new Maximum Benefit Amount for the policy. Long-Term Care expenses covered by the policy at time of lapse will be payable until this new Maximum Benefit Amount is exhausted.

The new Maximum Benefit Amount will not be less than 30 times the Daily Nursing Home benefit amount then in effect at the time the rider lapsed.

Any reduced paid up benefit may be adjusted subsequently to being initiallly granted only as necessary to reflect changes in claims, persistency and interest as reflected in changes in rates for premium paying contracts approved by the commission for the same contract form.

RENEWAL CONDITIONS

This rider is guaranteed renewable. You may renew it in the same manner you renew the policy to which it's attached.

If you want to end this rider, you must tell us. We'll then end the rider and you won't need to pay any further premium for it. If the rider was in force for at least three years, in the event of any policy lapse you will be entitled to any reduced paid up benefit amount that had accumulated before the rider ended.

PREMIUM

This rider requires the payment of premium in addition to the premium due for the policy. We may change the premium for this rider, but only if we do so for all riders like yours in your state on a class basis. Such class will be based on, but not limited to, age, sex and place of residence. We'll tell you in advance of any change in the premium.

WHEN THIS RIDER'S BENEFIT ENDS

The benefits for this rider end on the earlier of:

1. the date the new Maximum Benefit Amount is exhausted; or
2. the death of the Insured. In the event your spouse is also insured, this rider's benefit ends upon the death of such surviving spouse.

BANKERS LIFE AND CASUALTY COMPANY

David K. Hoss

Secretary

BANKERS LIFE AND CASUALTY COMPANY

Home Office: 222 Merchandise Mart Plaza • Chicago, Illinois 60654-2001

RETURN OF PREMIUM BENEFIT RIDER

EFFECTIVE DATE_____

This rider is a part of the policy to which it is attached. It begins on the Effective Date shown above at 12:01 A.M. Standard Time where You live. If no date is shown above, it begins on the policy's Issue Date.

This rider provides a Return of Premium benefit for each Family Member insured under the policy.

YOUR THIRTY DAY RIGHT TO RETURN THE RIDER

If You are not satisfied with this rider, You may return it to Us within 30 days after You receive it. You may return it to Us by mail or to the agent who sold it. Then We'll refund any premium paid for this rider and it will be void.

RETURN OF PREMIUM BENEFIT

If a Family Member's coverage under the policy ends after such coverage has been in force for more than three years with this rider, a Return of Premium benefit may be payable. The actual amount of premium that will be returned, if any, is equal to:

1. The sum of all premiums paid for the Family Member's coverage, including premiums paid for this rider and any other benefit rider(s) attached to the policy, (except any benefit riders which specifically state that the premiums are not subject to this rider) while this rider is in force; TIMES
2. A Return of Premium percentage as shown in the table below; LESS
3. The sum of all benefits paid or then payable under the policy, including benefits paid or then payable for other attached benefit riders, to the Family Member while this rider is in force.

TABLE OF RETURN OF PREMIUM PERCENTAGES

To determine the Return of Premium percentage, We'll consider: (1) when a Family Member's coverage under the policy (with this rider) ends; (2) the number of years the policy and other benefit riders have been in force (with this rider); and (3) the applicable Return of Premium percentage for this number of years. The number of years the policy (with this rider) has been in force and the Return of Premium percentages are shown below.

During Rider Year	Return of Premium Percentage	During Rider Year	Return of Premium Percentage
1	0%	11	45%
2	0	12	50
3	0	13	55
4	10	14	60
5	15	15	65
6	20	16	70
7	25	17	75
8	30	18	80
9	35	19	90
10	40	20+	100

PAYMENT OF CLAIMS

The Payment of Claims provision of Your policy is deleted and replaced with the following:

Benefits will be paid to You. Any benefits due and unpaid at Your death will be paid according to any beneficiary designation in effect at time of payment. If none is then in effect, We'll pay benefits as follows: (a) to Your spouse if living, otherwise (b) equally to Your then living lawful children, including stepchildren and adopted children, if any, otherwise (c) to Your estate.

If benefits are payable to Your estate or a beneficiary who can't give a valid release, We can pay up to $1,000 ($3,000 in Florida) to anyone related to You or Your beneficiary by blood or marriage, whom We consider to be entitled to the benefits. We'll be discharged to the extent of any such payment made in good faith.

RENEWAL CONDITIONS

You may renew this rider in the same way You renew the policy to which it is attached. This rider ends when the policy ends.

PREMIUM

This rider requires the payment of premium in addition to the premium due for the policy. We may change the premium for this rider, but only if We do so for all riders like Yours in Your state on a class basis. We'll provide You with written notice of any change in the premium in the time required by Your state.

CONDITIONS

This rider is subject to all terms, conditions, limitations and exceptions of the policy except where changed by this rider.

BANKERS LIFE AND CASUALTY COMPANY

David K. Hoy

Secretary