

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

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected

(The Form Number and “Product Name”)

Form#	“Product Name”(if applicable)
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Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for the revised rates.

This document is intended to help explain the rate filing and it 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.

Lincoln Benefit Life Company

**Policy Forms: LB-6301-P-VA(Q), LB-6301-P-VA (NQ), LB-6302-P-VA(Q), LB-6302-P-VA (NQ),
LB-6303-P-VA(Q), LB-6303-P-VA (NQ)**

Summary of Key Information Used to Determine Rates

Lincoln Benefit Life Company is requesting the approval of a 50% rate increase on the base rates for lifetime pay policies.

Premiums were determined based on a number of assumptions, such as how long policyholders keep their policy in force and how frequently claims are filed. As part of the in-force management of the business, the Company and its reinsurers regularly conduct experience analysis on the policies. Recent studies indicate that individuals are living longer and fewer people are terminating their coverage. Therefore, more benefits will be paid than originally projected. As a result, premiums must be adjusted to provide sufficient funds to pay current and future claims.