2027 Long-Term Care Rate Sheet | Non-Tobacco User Rates

Bi-weekly premium by issue age and death benefit | Ages 18-46

Issue Age	$25,000	$35,000	$50,000	$75,000	$100,000	$125,000	$150,000	$175,000	$200,000	$300,000
18	$7.53	$9.61	$12.74	$17.96	$23.18	$28.40	$33.61	$38.83	$44.05	$64.92
19	$7.67	$9.81	$13.02	$18.38	$23.74	$29.10	$34.46	$39.82	$45.18	$66.61
20	$7.80	$9.99	$13.29	$18.77	$24.26	$29.75	$35.24	$40.73	$46.22	$68.17
21	$7.96	$10.22	$13.61	$19.26	$24.91	$30.57	$36.22	$41.87	$47.52	$70.13
22	$8.13	$10.45	$13.94	$19.76	$25.58	$31.40	$37.21	$43.03	$48.85	$72.12
23	$8.30	$10.70	$14.30	$20.29	$26.29	$32.28	$38.28	$44.28	$50.27	$74.25
24	$8.47	$10.94	$14.64	$20.80	$26.96	$33.13	$39.29	$45.45	$51.62	$76.27
25	$8.66	$11.20	$15.01	$21.37	$27.72	$34.07	$40.43	$46.78	$53.13	$78.54
26	$8.86	$11.48	$15.42	$21.97	$28.52	$35.08	$41.63	$48.18	$54.74	$80.95
27	$9.08	$11.78	$15.84	$22.61	$29.38	$36.14	$42.91	$49.68	$56.45	$83.52
28	$9.31	$12.11	$16.31	$23.32	$30.32	$37.32	$44.32	$51.33	$58.33	$86.34
29	$9.56	$12.46	$16.81	$24.07	$31.32	$38.57	$45.83	$53.08	$60.33	$89.34
30	$9.77	$12.76	$17.23	$24.70	$32.16	$39.62	$47.09	$54.55	$62.01	$91.86
31	$10.05	$13.15	$17.80	$25.55	$33.30	$41.04	$48.79	$56.54	$64.28	$95.27
32	$10.36	$13.58	$18.42	$26.47	$34.53	$42.58	$50.64	$58.69	$66.75	$98.97
33	$10.67	$14.01	$19.03	$27.39	$35.75	$44.11	$52.47	$60.83	$69.18	$102.62
34	$11.01	$14.50	$19.72	$28.43	$37.14	$45.84	$54.55	$63.26	$71.96	$106.79
35	$11.35	$14.97	$20.40	$29.45	$38.49	$47.54	$56.58	$65.63	$74.68	$110.86
36	$11.84	$15.66	$21.38	$30.91	$40.44	$49.98	$59.51	$69.05	$78.58	$116.72
37	$12.40	$16.43	$22.49	$32.58	$42.67	$52.76	$62.85	$72.94	$83.03	$123.39
38	$12.92	$17.17	$23.54	$34.16	$44.77	$55.39	$66.01	$76.62	$87.24	$129.71
39	$13.48	$17.95	$24.65	$35.83	$47.00	$58.17	$69.34	$80.52	$91.69	$136.38
40	$14.17	$18.92	$26.04	$37.91	$49.77	$61.64	$73.50	$85.37	$97.24	$144.70
41	$14.80	$19.80	$27.29	$39.79	$52.28	$64.77	$77.26	$89.76	$102.25	$152.22
42	$15.39	$20.63	$28.48	$41.57	$54.65	$67.74	$80.82	$93.91	$106.99	$159.34
43	$16.06	$21.56	$29.82	$43.57	$57.33	$71.08	$84.84	$98.59	$112.35	$167.37
44	$16.80	$22.59	$31.29	$45.77	$60.26	$74.75	$89.24	$103.73	$118.22	$176.17
45	$17.73	$23.90	$33.15	$48.57	$64.00	$79.42	$94.84	$110.26	$125.69	$187.38
46	$18.56	$25.06	$34.81	$51.07	$67.32	$83.57	$99.83	$116.08	$132.33	$197.34

2027 Long-Term Care Rate Sheet | Non-Tobacco User Rates

Bi-weekly premium by issue age and death benefit | Ages 47-75

Issue Age	$25,000	$35,000	$50,000	$75,000	$100,000	$125,000	$150,000	$175,000	$200,000	$300,000
47	$19.52	$26.41	$36.73	$53.95	$71.16	$88.37	$105.59	$122.80	$140.01	$208.86
48	$20.49	$27.77	$38.68	$56.87	$75.06	$93.24	$111.43	$129.62	$147.80	$220.55
49	$21.58	$29.29	$40.86	$60.13	$79.41	$98.68	$117.96	$137.23	$156.51	$233.61
50	$22.36	$30.38	$42.41	$62.46	$82.51	$102.56	$122.61	$142.66	$162.71	$242.91
51	$23.58	$32.08	$44.85	$66.11	$87.38	$108.65	$129.92	$151.19	$172.46	$257.53
52	$25.00	$34.08	$47.69	$70.39	$93.08	$115.77	$138.46	$161.16	$183.85	$274.62
53	$26.51	$36.19	$50.71	$74.91	$99.11	$123.31	$147.51	$171.71	$195.91	$292.72
54	$27.96	$38.22	$53.61	$79.26	$104.91	$130.56	$156.21	$181.86	$207.51	$310.11
55	$29.54	$40.44	$56.78	$84.01	$111.25	$138.48	$165.72	$192.96	$220.19	$329.13
56	$31.09	$42.60	$59.87	$88.65	$117.42	$146.20	$174.98	$203.76	$232.54	$347.66
57	$32.81	$45.01	$63.31	$93.81	$124.32	$154.82	$185.32	$215.82	$246.32	$368.33
58	$34.40	$47.23	$66.48	$98.57	$130.66	$162.75	$194.84	$226.93	$259.02	$387.37
59	$36.41	$50.05	$70.51	$104.61	$138.71	$172.81	$206.91	$241.01	$275.11	$411.52
60	$38.40	$52.83	$74.49	$110.57	$146.66	$182.75	$218.84	$254.93	$291.02	$435.37
61	$41.81	$57.62	$81.32	$120.83	$160.33	$199.84	$239.35	$278.85	$318.36	$476.39
62	$44.58	$61.49	$86.86	$129.14	$171.41	$213.69	$255.96	$298.24	$340.51	$509.62
63	$48.44	$66.89	$94.57	$140.70	$186.84	$232.97	$279.10	$325.23	$371.36	$555.89
64	$51.82	$71.62	$101.32	$150.83	$200.34	$249.85	$299.36	$348.86	$398.37	$596.40
65	$56.61	$78.34	$110.92	$165.23	$219.53	$273.84	$328.14	$382.45	$436.75	$653.98
66	$62.38	$86.41	$122.45	$182.53	$242.60	$302.67	$362.74	$422.82	$482.89	$723.18
67	$68.27	$94.66	$134.24	$200.20	$266.16	$332.13	$398.09	$464.06	$530.02	$793.88
68	$74.58	$103.50	$146.86	$219.14	$291.42	$363.69	$435.97	$508.25	$580.52	$869.63
69	$81.35	$112.97	$160.40	$239.44	$318.48	$397.53	$476.57	$555.62	$634.66	$950.84
70	$88.37	$122.79	$174.42	$260.48	$346.54	$432.59	$518.65	$604.71	$690.77	$1,035.00
71	$69.98	$97.04	$137.64	$205.31	$272.98	$340.64	$408.31	$475.98	$543.65	$814.32
72	$74.99	$104.07	$147.68	$220.36	$293.04	$365.73	$438.41	$511.10	$583.78	$874.52
73	$80.28	$111.46	$158.25	$236.21	$314.18	$392.15	$470.12	$548.09	$626.06	$937.93
74	$87.76	$121.94	$173.20	$258.65	$344.10	$429.55	$515.00	$600.44	$685.89	$1,027.68
75	$95.34	$132.55	$188.37	$281.39	$374.42	$467.45	$560.48	$653.51	$746.54	$1,118.65

2027 Long-Term Care Rate Sheet | Tobacco User Rates

Bi-weekly premium by issue age and death benefit | Ages 18-46

Issue Age	$25,000	$35,000	$50,000	$75,000	$100,000	$125,000	$150,000	$175,000	$200,000	$300,000
18	$8.25	$10.63	$14.19	$20.13	$26.08	$32.02	$37.96	$43.90	$49.85	$73.62
19	$8.41	$10.85	$14.51	$20.62	$26.72	$32.82	$38.92	$45.03	$51.13	$75.54
20	$8.60	$11.11	$14.88	$21.17	$27.46	$33.75	$40.04	$46.33	$52.62	$77.77
21	$8.82	$11.42	$15.33	$21.84	$28.35	$34.86	$41.37	$47.88	$54.39	$80.43
22	$9.03	$11.71	$15.75	$22.46	$29.18	$35.90	$42.62	$49.34	$56.06	$82.93
23	$9.26	$12.04	$16.21	$23.17	$30.12	$37.07	$44.03	$50.98	$57.93	$85.74
24	$9.50	$12.38	$16.69	$23.88	$31.08	$38.27	$45.46	$52.65	$59.84	$88.61
25	$9.74	$12.72	$17.18	$24.61	$32.05	$39.48	$46.92	$54.36	$61.79	$91.53
26	$10.05	$13.15	$17.79	$25.53	$33.28	$41.02	$48.76	$56.50	$64.25	$95.22
27	$10.35	$13.57	$18.39	$26.44	$34.48	$42.53	$50.57	$58.61	$66.66	$98.83
28	$10.66	$14.00	$19.02	$27.37	$35.72	$44.08	$52.43	$60.78	$69.14	$102.55
29	$11.02	$14.50	$19.73	$28.44	$37.14	$45.85	$54.56	$63.27	$71.98	$106.82
30	$11.29	$14.88	$20.26	$29.24	$38.22	$47.20	$56.18	$65.15	$74.13	$110.04
31	$11.70	$15.45	$21.09	$30.47	$39.86	$49.25	$58.64	$68.03	$77.42	$114.97
32	$12.15	$16.09	$21.99	$31.84	$41.68	$51.53	$61.37	$71.21	$81.06	$120.43
33	$12.61	$16.73	$22.91	$33.21	$43.51	$53.82	$64.12	$74.42	$84.72	$125.93
34	$13.09	$17.41	$23.88	$34.66	$45.44	$56.23	$67.01	$77.79	$88.58	$131.71
35	$13.64	$18.17	$24.96	$36.29	$47.62	$58.94	$70.27	$81.60	$92.93	$138.24
36	$14.27	$19.06	$26.23	$38.20	$50.16	$62.12	$74.09	$86.05	$98.01	$145.86
37	$15.03	$20.11	$27.75	$40.46	$53.18	$65.90	$78.62	$91.34	$104.06	$154.93
38	$15.76	$21.14	$29.21	$42.66	$56.10	$69.55	$83.00	$96.45	$109.90	$163.70
39	$16.67	$22.41	$31.02	$45.38	$59.74	$74.10	$88.46	$102.82	$117.18	$174.61
40	$17.89	$24.13	$33.48	$49.06	$64.64	$80.23	$95.81	$111.39	$126.98	$189.31
41	$18.95	$25.60	$35.59	$52.23	$68.87	$85.51	$102.15	$118.79	$135.42	$201.98
42	$19.91	$26.95	$37.51	$55.11	$72.71	$90.31	$107.91	$125.51	$143.10	$213.50
43	$20.97	$28.43	$39.62	$58.28	$76.94	$95.60	$114.25	$132.91	$151.57	$226.20
44	$22.12	$30.05	$41.94	$61.75	$81.57	$101.38	$121.20	$141.01	$160.83	$240.09
45	$23.52	$32.01	$44.74	$65.96	$87.18	$108.39	$129.61	$150.83	$172.04	$256.91
46	$24.92	$33.96	$47.52	$70.13	$92.74	$115.34	$137.95	$160.56	$183.17	$273.60

2027 Long-Term Care Rate Sheet | Tobacco User Rates

Bi-weekly premium by issue age and death benefit | Ages 47-75

Issue Age	$25,000	$35,000	$50,000	$75,000	$100,000	$125,000	$150,000	$175,000	$200,000	$300,000
47	$26.29	$35.88	$50.27	$74.25	$98.23	$122.21	$146.19	$170.17	$194.15	$290.07
48	$27.59	$37.71	$52.88	$78.17	$103.45	$128.74	$154.03	$179.31	$204.60	$305.75
49	$29.06	$39.76	$55.80	$82.55	$109.30	$136.05	$162.80	$189.55	$216.30	$323.29
50	$30.68	$42.03	$59.05	$87.43	$115.80	$144.17	$172.55	$200.92	$229.29	$342.78
51	$32.56	$44.66	$62.82	$93.07	$123.32	$153.58	$183.83	$214.08	$244.34	$365.35
52	$34.51	$47.39	$66.72	$98.92	$131.13	$163.33	$195.54	$227.74	$259.95	$388.77
53	$36.71	$50.47	$71.10	$105.50	$139.90	$174.30	$208.70	$243.10	$277.50	$415.09
54	$39.45	$54.31	$76.59	$113.73	$150.87	$188.01	$225.15	$262.30	$299.44	$448.00
55	$41.99	$57.86	$81.67	$121.35	$161.03	$200.71	$240.39	$280.07	$319.75	$478.48
56	$44.75	$61.73	$87.20	$129.64	$172.08	$214.53	$256.97	$299.42	$341.86	$511.64
57	$47.14	$65.07	$91.97	$136.80	$181.63	$226.47	$271.30	$316.13	$360.96	$540.29
58	$50.42	$69.66	$98.52	$146.63	$194.74	$242.84	$290.95	$339.06	$387.17	$579.60
59	$52.55	$72.65	$102.79	$153.04	$203.28	$253.52	$303.77	$354.01	$404.25	$605.22
60	$57.46	$79.52	$112.62	$167.77	$222.92	$278.08	$333.23	$388.38	$443.54	$664.15
61	$62.80	$86.99	$123.29	$183.78	$244.26	$304.75	$365.24	$425.73	$486.22	$728.18
62	$69.47	$96.33	$136.63	$203.79	$270.96	$338.12	$405.28	$472.44	$539.60	$808.25
63	$76.67	$106.42	$151.04	$225.40	$299.76	$374.13	$448.49	$522.86	$597.22	$894.68
64	$85.64	$118.97	$168.97	$252.31	$335.64	$418.97	$502.31	$585.64	$668.97	$1,002.30
65	$90.23	$125.40	$178.16	$266.08	$354.01	$441.93	$529.86	$617.79	$705.71	$1,057.41
66	$95.52	$132.80	$188.73	$281.94	$375.15	$468.36	$561.57	$654.78	$747.99	$1,120.83
67	$100.31	$139.51	$198.31	$296.32	$394.32	$492.32	$590.33	$688.33	$786.33	$1,178.34
68	$105.29	$146.48	$208.27	$311.26	$414.24	$517.22	$620.21	$723.19	$826.17	$1,238.10
69	$110.38	$153.61	$218.46	$326.53	$434.60	$542.68	$650.75	$758.82	$866.90	$1,299.19
70	$115.59	$160.90	$228.87	$342.15	$455.43	$568.71	$681.99	$795.27	$908.55	$1,361.67
71	$104.05	$144.74	$205.78	$307.52	$409.26	$511.00	$612.74	$714.47	$816.21	$1,223.16
72	$108.62	$151.14	$214.93	$321.24	$427.56	$533.87	$640.18	$746.49	$852.80	$1,278.05
73	$113.59	$158.10	$224.87	$336.15	$447.43	$558.71	$669.99	$781.27	$892.55	$1,337.67
74	$121.48	$169.15	$240.66	$359.83	$479.00	$598.18	$717.35	$836.52	$955.70	$1,432.39
75	$131.52	$183.20	$260.73	$389.94	$519.15	$648.36	$777.57	$906.78	$1,035.99	$1,552.83