

**John Alden Life Insurance Company**

**Home Office: P.O. Box 3050 Milwaukee, WI 53201-3050**

**Company NAIC No. 65080**

**Administrative Office: Post Office Box 4243**

**Woodland Hills, California 91365-4243**

**Actuarial Memorandum**

February 2022

<b>Long Term Nursing Care Policy</b>	<b>J-5762-P-MD</b>
<b>Long Term Nursing Care Policy</b>	<b>J-5875-P-MD</b>
<b>Long Term Nursing Care Policy</b>	<b>J-5875-P-MD (Q) &amp; (NQ)</b>

The above referenced individual Long Term Care (LTC) policy forms provide benefits for confinement in a qualified Nursing Facility, Assisted Living Facility, or for Home and Community Based Care. Policy forms for the John Alden product 'Independent Life Plan' are referred to as 'J-5762' or 'J-5762-P' in this memorandum. Policy forms for the John Alden product 'Lifetime Independence Plan' are referred to as 'J-5875' or 'J-5875-P' in this memorandum. Form J-5762 was issued from 1992 to 1996, and Form J-5875 was issued from 1996 to 1999 in Maryland. These policy forms are no longer being marketed in any state.

**1. Purpose of Filing**

This is a rate increase filing for existing Long-Term Care policy forms. This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase meets the minimum requirements of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation and the applicable regulatory requirements of this jurisdiction. It may not be suitable for other purposes.

**2. Scope of Filing**

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

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

These policy forms were issue age rated and fully underwritten. The issue ages were from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range was 18 to 84 in some jurisdictions.

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Strict underwriting criteria were administered with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

These policy forms were marketed by individual agents who primarily sell on an individual basis.

The proposed rate increase applies to all inforce policies as these forms are no longer being marketed. Paid-up policies will not receive a rate increase.

The number of policyholders and the annual inforce premium, as of December 2020, is displayed in Exhibit A1. The exhibit also shows the average annual premium before and after the proposed rate increase.

**3. Reason for the Increase**

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

John Alden Life has been evaluating this block and updating assumptions based on the actual experience as well as the industry experience. For the policy forms specified above, the projected experience is now worse than what original pricing assumptions were projecting. The combined effect of updating the lapse, mortality, and morbidity assumptions to better reflect the actual experience, as well as industry data, resulted in the need for a rate increase.

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

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**4. Requested Rate Increase**

The Company is requesting the approval of the following increases:

J-5762 & J-5875: Four-year phase-in flat increase of 15% in the first three years followed by 13.6% in the fourth year on the current base rates; this is a cumulative 72.8% increase on the current base rates.

The increase does not vary by issue age or other policy characteristics. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage. Paid-up policies will not be affected by the rate increase.

Please see Exhibits B1 & B2 for rate tables reflecting the rate increase:

Exhibit B1: J-5762 proposed rates

Exhibit B2: J-5875 proposed rates

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

**5. History of Previous Rate Revisions**

**a. J-5762**

A flat increase of 20% was approved on 6/5/2008.

A flat increase of 15% was approved on 11/9/2011.

A flat increase of 15% was approved on 3/29/2017.

**b. J-5875**

A flat increase of 20% was approved on 6/5/2008.

A flat increase of 15% was approved on 11/9/2011.

A flat increase of 15% was approved on 3/29/2017.



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their claims are incurred, grading down from 36.05% of all claims at age 40, to 6.38% at age 80, and then 0% at age 120. Utilization factors are then applied to the claim costs, which are as follows: 68% for COLA reimbursement policies and 86% for non-COLA reimbursement policies. No underwriting selection durational factors or morbidity improvements are assumed in the projection.

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

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

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

**e. Expenses**

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

**f. Rate Increase Impact on Policyholder Behavior**

At the time of a rate increase, policyholders have the option to elect a Contingent Benefit Upon Lapse (CBUL) or reduced benefit options (RBO). An increase in morbidity for adverse selection due to the rate increase is also assumed based on the percentage of policyholders that elect CBUL and RBO.

Policyholders who elect a CBUL are modeled as a shock lapse. The shock lapse assumption represents policyholders who are assumed to drop their policies instead of accepting a rate increase. The RBO assumption represents policyholders who are assumed to choose to reduce benefits in order to offset all or some of the rate increase. The adverse selection associated with the requested increase is a function of CBUL and RBO election. The reasoning for a permanent shift in morbidity due to adverse selection is that the insureds remaining after the increase are those who choose to accept the rate increase (i.e., the insureds who think they will use the policy) and are a less healthy population (will use more benefits) than the pre-filing cohort. For those who lapse the policy, the assumption is that the insureds are healthier and less likely to need the policy as they do not value the policy enough to pay a higher premium.

The following provides approximate averages for these assumptions: 3% shock lapse, 11% RBO election

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rate, and 2% morbidity increase due to adverse selection.

The projections in Exhibits F and G assume the 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and, 4<sup>th</sup> phase increases are expected to occur in 2022, 2023, 2024, and 2025 respectively.

The above assumptions are based on the experience of policies issued by the Company, reinsurer and industry experience, and actuarial judgment. The best estimate assumptions reflect an estimate of the most likely outcome and do not reflect an explicit margin for conservatism.

**7. Area Factors and Trend Assumptions**

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

**8. Reserves**

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2020 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve (IBNR) balances as of December 31, 2020 have been allocated to a calendar year of incurral and included in historical incurred claims. Paid claims have been discounted to the incurral date and included in historical incurred claims. Claim reserves are calculated for active and pending claimants as the present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

**9. Past and Future Policy Experience**

Earned premiums and incurred claims for projection years 2021 through 2060 are developed from an active lives model representing actual contracts in force as of December 31, 2020. The best estimate assumptions described above for morbidity, voluntary lapse, and mortality are used to project earned premiums and incurred claims.

Nationwide and statewide historical experience and projections before and after the proposed rate increase are

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shown as follows:

<b>Policy Form</b>	<b>Nationwide</b>	<b>Maryland</b>
J-5762	Exhibit F1	Exhibit G1
J-5875	Exhibit F2	Exhibit G2
Combined	Exhibit F	Exhibit G

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

$$LR_j = \frac{\sum_{t=j}^{2020} Pmt_t^j \times v^{t-j} + {}_jCR_{2020} \times v^{2020-j+0.5} + {}_jIBNR_{2020} \times v^{2020-j+0.5}}{EP_j}$$

$LR_j$  = loss ratio for year  $j$

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

${}_jCR_{2020}$  = claim reserve held on December 31, 2020 for claims incurred in year  $j$

${}_jIBNR_{2020}$  = incurred but not reported reserve as of December 31, 2020 attributable to claims incurred in year  $j$

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

$j$  = year of incurral

- **J-5762:**  $v = 1 / 1.047 = 0.955110$
- **J-5875:**  $v = 1 / 1.045 = 0.956938$

Future anticipated loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums. The lifetime loss ratio as of December 31, 2020 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the maximum valuation interest rate.

## 10. Analysis Performed

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

**a. Original Pricing Ultimate Lapse**

J-5762: 5.0%

J-5875: 7.5%

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**b. Original Pricing Mortality**

J-5762 & J-5875: 1975-80 Select and Ultimate

**c. Original Pricing Morbidity**

Original pricing claim costs for skilled, intermediate, and Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

Joint claim cost factors:

J-5762 & J-5875: 150% of the claim costs of the older insured

Underwriting selection factors:

J-5762: 20%, 40%, 60%, 80%, 100% durations 5 & later

J-5875: 10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

**d. Original Pricing Interest**

J-5762 & J-5875: 7%

As part of the inforce management of the business, the reinsurer and administrator of the business monitor the performance of the business by completing periodic actual-to-expected analysis for voluntary lapse, mortality, claim incidence, and claim termination. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. An analysis of the projected lifetime loss ratio based on current best estimate assumptions compared to that assumed at the time of original pricing revealed that experience had deteriorated significantly.

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



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**11. Loss Ratio Requirement Compliance Demonstration**

Nationwide Exhibits F, F1, and F2, and Statewide Exhibits G, G1, and G2, show actual and projected experience using current best estimate assumptions. Actual experience is provided from inception through 2020 and then projected on a seriatim basis for 40 years using the current assumptions described above in Section 6. Included in Exhibits F, F1, F2, G, G1, and G2 are calendar year earned premiums, incurred claims, annual loss ratios, and cumulative loss ratios. As shown in Exhibits F, F1, F2, G, G1, and G2, the anticipated lifetime loss ratios with the requested rate increase exceed the minimum loss ratio required by pre-rate stability regulation.

**12. Proposed Effective Date**

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

**13. Nationwide Distribution of Business as of December 31, 2020**

As of December 31, 2020, the number of policies in force that will be affected by this increase by policy form is shown in the following Exhibits:

<b>Policy Form</b>	<b>Nationwide</b>	<b>Maryland</b>
J-5762	Exhibit H1	Exhibit H3
J-5875	Exhibit H2	Exhibit H4

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**14. Actuarial Certification**

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

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and No. 18.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies. I have reviewed the data for reasonableness.

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

- this rate submission is in compliance with the applicable laws and regulations of the jurisdiction where it is filed;
- policy design, underwriting, and claims adjudication practices have been taken into consideration;
- the rates are not excessive or unfairly discriminatory and bear a reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction;
- this filing will enhance premium adequacy, but not enough to prevent future rate actions. However, if the requested rate increase is approved in full, the company will not file for a future rate increase that would result in a combined nationwide lifetime loss ratio less than 115%; and
- the relationship between renewal premium rate schedules and new business premium rate schedules is not applicable because the company is no longer marketing new business in any state.



Phillip Oh, FSA, MAAA  
Consulting Actuary

Date: February 3, 2022

**John Alden Life Insurance Company**  
**Policy Forms: J-5762-P & J-5875-P**

**Exhibit A: Benefit Summary**  
(Does not reflect state variations)

General Information	J-5762	J-5875
Available Coverage	Nursing Care or Home Health Care	Nursing Care or Home Health Care
Benefit Trigger	Medical Necessity, 2 of 5 ADL's, or Severe Cognitive Impairment	Medical Necessity, 2 of 5 ADL's, or Severe Cognitive Impairment
Benefit Pool	Yes	Yes
Underwriting classes	Preferred, Standard, Substandard1, Substandard2	Accept, Standard, Substandard
Employer/Association Group Discount	10% for all ages	15% for ages 40-64 10% for ages 65+
Available Issue Ages	40 – 84 (age nearest birthday) 18 – 84 (age nearest, endorsed groups)	40 – 84 (age nearest birthday) 18 – 84 (age nearest, endorsed groups)
Maximum Daily Benefit Amount	\$10 to \$200 (\$10 increments)	\$20 to \$250 (\$10 increments)
Benefit Period	3 yrs, Lifetime	2 yrs, 3 yrs, 4 yrs, Lifetime
Payment Options	Lifetime	Lifetime, 10-year pay
Elimination period	0, 30, 90, 180 days	0, 30, 90, 180 days
Bed Reservation Benefit	N/A	\$10 per day, up to 14 days per calendar year, when insured incurs charges to reserve a bed in a Long Term Care Facility during hospitalization.
Alternative Plan of Care	N/A	Alternate Plan of Care Benefit provides medical or non-medical benefits agreed upon by insured, Physician, and the Company which may enable the insured to end Long Term Care Facility confinement and recover at home or in an alternative facility.
Waiver of Premium Benefit	Waiver of Premium Benefit is provided after confinement in a Long Term Care Facility for a period of 90 consecutive days.	Waiver of Premium Benefit is provided after confinement in a Long Term Care Facility for a period of 90 consecutive days.
Personal Care Advisor	N/A	Personal Care Advisor, accessible through toll-free telephone number, is assigned to insured upon claim to provide assistance with any questions.
Renewability	Guaranteed renewable for life	Guaranteed renewable for life

Riders/Endorsements	Description	J-5762	J-5875
5% Simple Inflation	This rider increases the original daily benefit amount by 5% annually. Increases are made regardless of claims status.	Available (Only in Georgia)	Available
5% Compound Inflation	This rider increases the daily benefit amount by 5%, compounded annually. Increases are made regardless of claims status.	Available	Available
Home Health Care Rider	\$5.00 per day or \$10.00 per day of Home Health Care Benefit payable after an elimination period of 0, 30, 90, or 180 days. An Alternative Plan of Care is also available if insured is otherwise qualified for benefits under the policy or rider. Under joint coverage this benefit is payable to either or both insureds, if qualified.	Available	Not Available
Full Survivor Benefit and Continuation of Coverage Rider	A Full Survivor Benefit equal to the total of all premiums paid is payable to the beneficiary upon the death of the insured (second to die in the case of joint coverage). A Continuation of Coverage Benefit is payable in the event the policy lapses for nonpayment of premiums. This benefit is equal to the total of premiums paid less claims paid.	Available	Not Available
Limited Survivor Benefit and Continuation of Coverage Rider	A Limited Survivor Benefit equal to the total of all premiums paid less claims paid is payable to the beneficiary upon the death of the insured (second to die in the case of joint coverage). A Continuation of Coverage Benefit is payable in the event the policy lapses for nonpayment of premiums. This benefit is equal to the total of premiums paid less claims paid.	Available	Not Available
Limited Nonforfeiture Benefits Rider	A Guaranteed Assistance Care Benefit of 1 or 2 units (25% or 50% of the Daily Long Term Nursing Care Benefit) is payable at age 65, 70, 75, 80 or 85. There is no elimination period. Premium rates will vary according to the daily benefit amount and age which are elected by the insured prior to issue. Under joint coverage, this benefit is payable at 150% of the daily rate, but only when no other benefits are being paid under the policy or this rider. A Continuation of Coverage Benefit is payable in the event the policy lapses for nonpayment of premiums. This Benefit is Equal to the total of premiums paid less claims paid. A limited Survivor Benefit equal to the total of all premiums paid less claims paid is payable to the beneficiary upon the death of the insured (second to die in the case of joint coverage).	Available	Not Available
Optional Cash Nonforfeiture Benefits Option Rider	Provides the same benefits as the Limited Nonforfeiture Benefits Rider for Guaranteed Assistance Care and Continuation of Coverage, plus the following: A Full Survivor Benefit equal to the total of all premiums paid is payable upon the death of the insured (second to die in the case of joint coverage). A Cash Nonforfeiture Benefit is available upon surrender of the rider. The Cash Nonforfeiture Benefit is equal to a percentage of the difference between the first year annual premium and the annual renewal premium.	Available	Not Available
Home and Community Based Care Reimbursement Benefit Rider	This rider pays 100% of actual expenses incurred up to the maximum daily benefit chosen for services provided by a licensed professional nurse or therapist, 80% of actual expenses incurred up to maximum daily benefit chosen is paid for adult day care, confinement in a qualified Assisted Living Facility, homemaker services, services provided by a qualified Home Care Agency and respite care (maximum of 21 days per calendar year). Premiums are waived after 90 consecutive days of confinement in an Assisted Living Facility. Benefits are payable after the elimination period. The insured may choose a maximum daily benefit between 50% and 100% of the daily benefit for Long Term Nursing Care and may also choose a benefit period less than or equal to the benefit period for Long Term Nursing Care.	Not Available	Available
Home and Community Based Care Indemnity Benefit Rider	This rider pays the full daily benefit amount chosen for the same care and services described under the Reimbursement Benefit Rider. Benefits are payable after the elimination period. The insured may choose a daily benefit between 50% and 100% of the daily benefit for Long Term Nursing Care and may also choose benefit period less than or equal to the benefit period for Long Term Nursing Care.	Not Available	Available
Assisted Living Facility Benefit Rider	After satisfaction of the elimination period, this rider pays 70% of the Long Term Nursing Care daily benefit for confinement in a qualified Assisted Living Facility. Premiums are waived after 90 consecutive days of confinement in such a facility. This rider is not available if either one of the Home and Community Based Care Benefit Riders is purchased.	Not Available	Available
Shortened Benefit Period Nonforfeiture Rider	This rider provides the nonforfeiture credit as proposed for adoption by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable at the daily benefit amount in effect on the date of lapse. The minimum benefit payable under the rider will be at least 30 times the daily benefit amount in effect on the date of lapse. Any Cost of Living Rider attached to the policy will terminate with the lapse of the policy and the benefit payable under this rider will be the daily benefit in effect on the date of lapse.	Not Available	Available
Full Continuation of Coverage Benefit Rider	This rider provides a nonforfeiture benefit without a claims offset in the event of policy lapse. If the policy lapses due to nonpayment of premium, coverage will continue and benefits will be payable at the daily benefit amount in effect on the date of lapse. The number of days remaining for which benefits are payable after lapse is equal to the total of premiums paid divided by the daily benefit amount on the date of lapse. Any premiums paid which are not paid in benefits as continued coverage will be paid to the beneficiary upon the insured's death. If the policy lapses due to death of the insured and has not previously lapsed for nonpayment of premium, the total of premiums paid, with no deduction for benefits paid, will be paid to the beneficiary. Under joint coverage, benefits payable upon death will be paid upon the last to die.	Not Available	Available
Limited Continuation of Coverage Benefit Rider	This rider provides a nonforfeiture benefit with a claims offset in the event of policy lapse. The same benefit is provided for continued coverage after lapse due to nonpayment of premium as under the Full Continuation of Coverage Benefit Rider described above. If the policy lapses due to death of the insured and has not previously lapsed for nonpayment of premium, the total of premiums paid, reduced by the total of benefits received, will be paid to the beneficiary. Under joint coverage, benefits payable upon death will be paid upon the last to die.	Not Available	Available
10- Year Premium Payment Endorsement	Premiums payable over a 10 year period, after which no further premium is due.	Not Available	Available

**John Alden Life Insurance Company**  
**Rate Increase Impact Exhibit**  
**Exhibit A1**

<b>Nationwide</b>				
	<b>Cost of Living Adjustment</b>			<b>Total</b>
	<b>None</b>	<b>Compound</b>	<b>Simple</b>	
<b>J-5762-P</b>				
<b>Number of Policies</b>	494	684	20	1,198
<b>Current Premium</b>	\$729,341	\$1,398,200	\$27,314	2,154,855
<b>Current Average Premium</b>	\$1,476	\$2,044	\$1,366	1,799
<b>New Premium</b>	\$1,260,092	\$2,415,689	\$47,191	3,722,973
<b>New Average Premium</b>	\$2,551	\$3,532	\$2,360	3,108
<b>Average Rate Increase</b>	72.77%	72.77%	72.77%	72.77%
<b>J-5875-P</b>				
<b>Number of Policies</b>	781	1,199	1,121	3,101
<b>Current Premium</b>	\$1,230,728	\$2,681,621	\$2,482,639	6,394,988
<b>Current Average Premium</b>	\$1,576	\$2,237	\$2,215	2,062
<b>New Premium</b>	\$2,126,347	\$4,633,075	\$4,289,290	11,048,711
<b>New Average Premium</b>	\$2,723	\$3,864	\$3,826	3,563
<b>Average Rate Increase</b>	72.77%	72.77%	72.77%	72.77%
<b>Combined</b>				
<b>Number of Policies</b>	1,275	1,883	1,141	4,299
<b>Current Premium</b>	\$1,960,069	\$4,079,821	\$2,509,953	8,549,843
<b>Current Average Premium</b>	\$1,537	\$2,167	\$2,200	1,989
<b>New Premium</b>	\$3,386,439	\$7,048,764	\$4,336,481	14,771,684
<b>New Average Premium</b>	\$2,656	\$3,743	\$3,801	3,436
<b>Average Rate Increase</b>	72.77%	72.77%	72.77%	72.77%

<b>Maryland</b>				
	<b>Cost of Living Adjustment</b>			<b>Total</b>
	<b>None</b>	<b>Compound</b>	<b>Simple</b>	
<b>J-5762-P</b>				
<b>Number of Policies</b>	4	5	0	9
<b>Current Premium</b>	\$10,031	\$9,555	\$0	19,586
<b>Current Average Premium</b>	\$2,508	\$1,911	\$0	2,176
<b>New Premium</b>	\$17,332	\$16,507	\$0	33,839
<b>New Average Premium</b>	\$4,333	\$3,301	\$0	3,760
<b>Average Rate Increase</b>	72.77%	72.77%	0.00%	72.77%
<b>J-5875-P</b>				
<b>Number of Policies</b>	5	17	11	33
<b>Current Premium</b>	\$12,559	\$42,832	\$30,605	85,996
<b>Current Average Premium</b>	\$2,512	\$2,520	\$2,782	2,606
<b>New Premium</b>	\$21,698	\$74,002	\$52,876	148,576
<b>New Average Premium</b>	\$4,340	\$4,353	\$4,807	4,502
<b>Average Rate Increase</b>	72.77%	72.77%	72.77%	72.77%
<b>Combined</b>				
<b>Number of Policies</b>	9	22	11	42
<b>Current Premium</b>	\$22,590	\$52,387	\$30,605	105,582
<b>Current Average Premium</b>	\$2,510	\$2,381	\$2,782	2,514
<b>New Premium</b>	\$39,030	\$90,509	\$52,876	182,415
<b>New Average Premium</b>	\$4,337	\$4,114	\$4,807	4,343
<b>Average Rate Increase</b>	72.77%	72.77%	72.77%	72.77%

John Alden Life Insurance Company  
 Policy Form: J-5762-P  
 Exhibit B1  
 Rates and Factors After Proposed Increase (4 Phases of 15.0%, 15.0%, 15.0%, and 13.6%)  
 Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	LTNC Level Premium Per \$10 Daily Benefit				Benefit Increase Factors Compound	Other Riders	
	1st Phase	2nd Phase	3rd Phase	4th Phase		Limited SB/COC	Full SB/COC
40	43.80	50.37	57.92	65.79	2.45	1.20	1.260
41	45.99	52.88	60.81	69.08	2.45	1.21	1.273
42	48.18	55.40	63.71	72.37	2.45	1.22	1.286
43	50.36	57.91	66.59	75.64	2.45	1.23	1.299
44	52.55	60.43	69.49	78.94	2.45	1.24	1.312
45	54.75	62.96	72.40	82.24	2.45	1.25	1.325
46	56.94	65.48	75.30	85.54	2.45	1.26	1.338
47	59.13	67.99	78.18	88.81	2.45	1.27	1.351
48	61.31	70.50	81.07	92.09	2.45	1.28	1.364
49	63.50	73.02	83.97	95.38	2.45	1.29	1.377
50	65.70	75.55	86.88	98.69	2.45	1.30	1.390
51	68.98	79.32	91.21	103.61	2.40	1.31	1.403
52	72.26	83.09	95.55	108.54	2.35	1.32	1.416
53	75.56	86.89	99.92	113.50	2.30	1.33	1.429
54	78.84	90.66	104.25	118.42	2.25	1.34	1.442
55	82.12	94.43	108.59	123.35	2.20	1.35	1.455
56	88.69	101.99	117.28	133.23	2.16	1.36	1.468
57	95.27	109.56	125.99	143.12	2.12	1.37	1.481
58	101.83	117.10	134.66	152.97	2.08	1.38	1.494
59	108.41	124.67	143.37	162.86	2.04	1.39	1.507
60	114.97	132.21	152.04	172.71	2.00	1.40	1.520
61	128.12	147.33	169.42	192.46	1.96	1.41	1.533
62	141.26	162.44	186.80	212.20	1.92	1.42	1.546
63	154.39	177.54	204.17	231.93	1.88	1.43	1.559
64	167.53	192.65	221.54	251.66	1.84	1.44	1.572
65	180.67	207.77	238.93	271.42	1.80	1.45	1.585
66	210.24	241.77	278.03	315.84	1.77	1.46	1.598
67	239.81	275.78	317.14	360.27	1.74	1.47	1.611
68	269.37	309.77	356.23	404.67	1.71	1.48	1.624
69	298.94	343.78	395.34	449.10	1.68	1.49	1.637
70	328.50	377.77	434.43	493.51	1.65	1.50	1.650
71	388.73	447.03	514.08	583.99	1.62	1.51	1.663
72	448.96	516.30	593.74	674.48	1.59	1.52	1.676
73	509.18	585.55	673.38	764.95	1.56	1.53	1.689
74	569.41	654.82	753.04	855.45	1.53	1.54	1.702
75	629.64	724.08	832.69	945.93	1.50	1.55	1.715
76	711.76	818.52	941.29	1,069.30	1.47	1.56	1.728
77	793.89	912.97	1,049.91	1,192.69	1.44	1.57	1.741
78	876.02	1,007.42	1,158.53	1,316.09	1.41	1.58	1.754
79	958.15	1,101.87	1,267.15	1,439.48	1.38	1.59	1.767
80	1,040.27	1,196.31	1,375.75	1,562.85	1.35	1.60	1.780
81	1,116.93	1,284.46	1,477.12	1,678.00	1.32	1.61	1.793
82	1,193.58	1,372.61	1,578.50	1,793.17	1.29	1.62	1.806
83	1,270.23	1,460.76	1,679.87	1,908.33	1.26	1.63	1.819
84	1,346.88	1,548.91	1,781.24	2,023.48	1.23	1.64	1.832
Issue Age Independent Factors							
Risk Classes		Elimination Period		Payment Mode			
Preferred	0.70	0-Day	1.50	Annual	1.00		
Standard	1.00	30-Day	1.30	Semi-Annual	0.52		
Substandard1	1.25	90-Day	1.00	Quarterly	0.27		
Substandard2	1.50	180-Day	0.80	Monthly	0.10		
Non-level Premium Factor		HHC Benefit Rider Elimination & Premium Factor		Other Factors			
First Year	2.000	0 Visits (50%)	0.75	Joint Factor	1.50		
Renewal Years	0.667	0 Visits (100%)	1.50	3-Yr Benefit Period	0.70		
		30 Visits (50%)	0.65	Group Discount	0.10		
		30 Visits (100%)	1.30	First Day of Coverage	1.25		

John Alden Life Insurance Company  
Policy Form: J-S875-P

Exhibit B2  
Rates and Factors After Proposed Increase (4 Phases of 15.0%, 15.0%, 15.0%, and 13.6%)  
Individual / Standard Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	LTNC Level Premium Per \$10 Daily Benefit				HCBC Reimbursement Premium				HCBC Indemnity Premium				Benefit Increase Factors		Other Riders	
	1st Phase	2nd Phase	3rd Phase	4th Phase	1st Phase	2nd Phase	3rd Phase	4th Phase	1st Phase	2nd Phase	3rd Phase	4th Phase	Compound	Simple	10-Pay Factor	SBP Factor
40	45.99	52.88	60.81	69.08	18.40	21.16	24.33	27.63	22.99	26.43	30.39	34.52	2.45	1.80	1.90	1.122
41	48.28	55.52	63.84	72.52	19.31	22.20	25.53	29.00	24.14	27.76	31.92	36.26	2.45	1.80	1.89	1.126
42	50.58	58.16	66.88	75.97	20.24	23.27	26.76	30.39	25.29	29.08	33.44	37.98	2.45	1.80	1.88	1.130
43	52.90	60.83	69.95	79.46	21.15	24.32	27.96	31.76	26.45	30.41	34.97	39.72	2.45	1.80	1.87	1.134
44	55.19	63.46	72.97	82.89	22.07	25.38	29.18	33.14	27.59	31.72	36.47	41.42	2.45	1.80	1.86	1.137
45	57.48	66.10	76.01	86.34	22.99	26.43	30.39	34.52	28.74	33.05	38.00	43.16	2.45	1.80	1.85	1.141
46	59.78	68.74	79.05	89.80	23.91	27.49	31.61	35.90	29.89	34.37	39.52	44.89	2.45	1.80	1.84	1.145
47	62.07	71.38	82.08	93.24	24.84	28.56	32.84	37.30	31.03	35.68	41.03	46.61	2.45	1.80	1.83	1.148
48	64.39	74.04	85.14	96.71	25.75	29.61	34.05	38.68	32.19	37.01	42.56	48.34	2.45	1.80	1.82	1.152
49	66.69	76.69	88.19	100.18	26.67	30.67	35.27	40.06	33.34	38.34	44.09	50.08	2.45	1.80	1.81	1.156
50	68.98	79.32	91.21	103.61	27.59	31.72	36.47	41.42	34.49	39.66	45.60	51.80	2.45	1.80	1.80	1.160
51	72.45	83.31	95.80	108.82	28.97	33.31	38.30	43.50	36.22	41.65	47.89	54.40	2.40	1.78	1.79	1.163
52	75.89	87.27	100.36	114.00	30.35	34.90	40.13	45.58	37.94	43.63	50.17	56.99	2.35	1.76	1.78	1.167
53	79.33	91.22	104.90	119.16	31.73	36.48	41.95	47.65	39.66	45.60	52.44	59.57	2.30	1.74	1.77	1.172
54	82.78	95.19	109.46	124.34	33.11	38.07	43.78	49.73	41.39	47.59	54.72	62.16	2.25	1.72	1.76	1.178
55	86.24	99.17	114.04	129.54	34.49	39.66	45.60	51.80	43.11	49.57	57.00	64.75	2.20	1.70	1.75	1.184
56	93.14	107.11	123.17	139.92	37.26	42.84	49.26	55.95	46.57	53.55	61.58	69.95	2.16	1.68	1.73	1.189
57	100.04	115.04	132.29	150.28	40.01	46.01	52.91	60.10	50.02	57.52	66.14	75.13	2.12	1.66	1.71	1.195
58	106.94	122.98	141.42	160.65	42.77	49.18	56.55	64.24	53.47	61.49	70.71	80.32	2.08	1.64	1.69	1.200
59	113.83	130.90	150.53	171.00	45.53	52.35	60.20	68.38	56.91	65.44	75.25	85.48	2.04	1.62	1.67	1.206
60	120.74	138.85	159.67	181.38	48.30	55.54	63.87	72.55	60.36	69.41	79.82	90.67	2.00	1.60	1.65	1.211
61	137.23	157.81	181.48	206.16	54.89	63.12	72.58	82.45	68.61	78.90	90.73	103.06	1.96	1.58	1.63	1.217
62	153.74	176.80	203.32	230.97	61.49	70.71	81.31	92.36	76.86	88.38	101.63	115.45	1.92	1.56	1.61	1.222
63	170.26	195.79	225.15	255.77	68.09	78.30	90.04	102.28	85.13	97.89	112.57	127.87	1.88	1.54	1.59	1.234
64	186.76	214.77	246.98	280.56	74.71	85.91	98.79	112.22	93.38	107.38	123.48	140.27	1.84	1.52	1.57	1.245
65	203.26	233.74	268.80	305.35	81.30	93.49	107.51	122.13	101.63	116.87	134.40	152.67	1.80	1.50	1.55	1.256
66	231.60	266.34	306.29	347.94	92.63	106.52	122.49	139.14	115.80	133.17	153.14	173.96	1.77	1.48	1.53	1.267
67	259.93	298.91	343.74	390.48	103.97	119.56	137.49	156.18	129.97	149.46	171.87	195.24	1.74	1.46	1.51	1.278
68	288.25	331.48	381.20	433.04	115.30	132.59	152.47	173.20	144.12	165.73	190.58	216.49	1.71	1.44	1.49	1.289
69	316.59	364.07	418.68	475.62	126.63	145.62	167.46	190.23	158.29	182.03	209.33	237.79	1.68	1.42	1.47	1.300
70	344.93	396.66	456.15	518.18	137.96	158.65	182.44	207.25	172.46	198.32	228.06	259.07	1.65	1.40	1.45	1.311
71	398.72	458.52	527.29	599.00	159.48	183.40	210.91	239.59	199.36	229.26	263.64	299.49	1.62	1.38	1.43	1.322
72	452.51	520.38	598.43	679.81	181.00	208.15	239.37	271.92	226.25	260.18	299.20	339.89	1.59	1.36	1.41	1.334
73	506.31	582.25	669.58	760.64	202.52	232.89	267.82	304.24	253.16	291.13	334.79	380.32	1.56	1.34	1.39	1.341
74	560.11	644.12	740.73	841.46	224.03	257.63	296.27	336.56	280.05	322.05	370.35	420.71	1.53	1.32	1.37	1.348
75	613.90	705.98	811.87	922.28	245.55	282.38	324.73	368.89	306.95	352.99	405.93	461.13	1.50	1.30	1.35	1.356
76	709.57	816.00	938.40	1,066.02	283.83	326.40	375.36	426.40	354.79	408.00	469.20	533.01	1.47	1.28	1.33	1.363
77	805.25	926.03	1,064.93	1,209.76	322.10	370.41	425.97	483.90	402.62	463.01	532.46	604.87	1.44	1.26	1.31	1.371
78	900.91	1,036.04	1,191.44	1,353.47	360.37	414.42	476.58	541.39	450.45	518.01	595.71	676.72	1.41	1.24	1.29	1.374
79	996.61	1,146.10	1,318.01	1,497.25	398.64	458.43	527.19	598.88	498.30	573.04	658.99	748.61	1.38	1.22	1.27	1.378
80	1,092.29	1,256.13	1,444.54	1,640.99	436.92	502.45	577.81	656.39	546.14	628.06	722.26	820.48	1.35	1.20	1.25	1.382
81	1,187.96	1,366.15	1,571.07	1,784.73	475.18	546.45	628.41	713.87	593.99	683.08	785.54	892.37	1.32	1.19	1.23	1.385
82	1,283.63	1,476.17	1,697.59	1,928.46	513.46	590.47	679.04	771.38	641.82	738.09	848.80	964.23	1.29	1.18	1.21	1.389
83	1,379.33	1,586.22	1,824.15	2,072.23	551.72	634.47	729.64	828.87	689.66	793.10	912.06	1,036.10	1.26	1.17	1.19	1.393
84	1,475.00	1,696.25	1,950.68	2,215.97	589.99	678.48	780.25	886.36	737.49	848.11	975.32	1,107.96	1.23	1.16	1.17	1.397

Issue Age Independent Factors

Risk Classes	Elimination Period			Payment Mode		Benefit Period		Other Factors	
Accept	0.80	0-Day	1.30	Annual	1.00	2-Year	0.60	Joint Factor	1.50
Standard	1.00	30-Day	1.15	Semi-Annual	0.52	3-Year	0.70		
Substandard	1.20	90-Day	1.00	Quarterly	0.27	4-Year	0.80		
		180-Day	0.90	Monthly	0.085				
Non-level Premium Factor		Endorsed Group Discount							
First Year	2.00	Ages 40-64			0.15				
Renewal Years	0.75	Ages 65+			0.10				

**John Alden Life Insurance Company**  
**Combined Reinsurer Experience**  
**Exhibit C**  
**Lapse Actual to Expected (Best Estimate) Analysis**

Duration	Exposure*	Lapses	Actual Lapse Rates	Best Estimate Lapse Rates	A/E
20	34,751	253	0.73%	0.75%	0.97
21	27,299	201	0.74%	0.75%	0.98
22	18,674	118	0.63%	0.75%	0.84
23	11,840	85	0.72%	0.75%	0.96
24	6,834	53	0.78%	0.75%	1.03
25	3,461	23	0.66%	0.75%	0.89
26	1,537	9	0.59%	0.75%	0.78
27	601	6	1.00%	0.75%	1.33
28	296	1	0.34%	0.75%	0.45
29	109	0	0.00%	0.75%	0.00
30	30	0	0.00%	0.75%	0.00
31	7	0	0.00%	0.75%	0.00
Average	105,440	749	0.71%	0.75%	0.95

\*All J-5762-P and J-5875-P policies are duration 20+

\* Lifetime pay policies only

**John Alden Life Insurance Company**  
**Policy Forms: J-5762-P & J-5875-P**  
**Exhibit D1**  
**Mortality Selection Factors**

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



**John Alden Life Insurance Company  
 Combined Reinsurer Experience  
 Exhibit D2  
 Mortality A to E Analysis**

Attained Age	Single Lives Death Counts			Joint Lives Death Counts**			Total Death Counts		
	Actual	Expected*	A/E	Actual	Expected*	A/E	Actual	Expected*	A/E
<40	1	1	78%	1	2	59%	2	3	68%
40-44	2	4	56%	14	7	201%	16	11	152%
45-49	27	14	192%	55	29	192%	82	43	192%
50-54	67	56	120%	160	114	141%	227	170	134%
55-59	190	196	97%	538	408	132%	728	604	120%
60-64	483	589	82%	1,244	1,219	102%	1,727	1,808	96%
65-69	940	1,288	73%	2,105	2,584	81%	3,045	3,871	79%
70-74	1,608	1,919	84%	3,328	3,733	89%	4,936	5,651	87%
75-79	2,137	2,445	87%	4,216	4,378	96%	6,353	6,823	93%
80-84	2,700	2,639	102%	4,313	4,114	105%	7,013	6,753	104%
85-89	2,302	2,204	104%	3,074	2,607	118%	5,376	4,811	112%
90+	1,798	1,560	115%	1,188	1,018	117%	2,986	2,578	116%
Total	12,255	12,914	95%	20,236	20,212	100%	32,491	33,126	98%

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

\*\* Joint lives - joint policy at issue

**John Alden Life Insurance Company**  
**Policy Forms: J-5762-P & J-5875-P**  
**Exhibit E1**  
**Incidence Rates Per 100**

Best Estimate						
Attained Age	Nursing Facility Care Incidence Rates				Incidence Rate Factors	
	Single Male	Single Female	Married Male	Married Female	Home and Community Based Care and Assisted Living Facility	Assisted Living Facility
40	<b>0.0026</b>	<b>0.0028</b>	<b>0.0007</b>	<b>0.0006</b>	<b>1.550</b>	<b>0.300</b>
41	0.0030	0.0032	0.0008	0.0007	1.550	0.300
42	0.0035	0.0038	0.0010	0.0009	1.550	0.300
43	0.0041	0.0044	0.0012	0.0011	1.550	0.300
44	0.0047	0.0052	0.0014	0.0013	1.550	0.300
45	0.0055	0.0061	0.0017	0.0015	1.550	0.300
46	0.0064	0.0071	0.0021	0.0018	1.550	0.300
47	0.0075	0.0083	0.0025	0.0022	1.550	0.300
48	0.0087	0.0097	0.0029	0.0027	1.550	0.300
49	0.0101	0.0113	0.0035	0.0032	1.550	0.300
50	<b>0.0118</b>	<b>0.0132</b>	<b>0.0042</b>	<b>0.0039</b>	<b>1.550</b>	<b>0.300</b>
51	0.0137	0.0154	0.0050	0.0046	1.550	0.300
52	0.0159	0.0180	0.0060	0.0056	1.550	0.300
53	0.0186	0.0210	0.0071	0.0067	1.550	0.300
54	0.0216	0.0245	0.0085	0.0081	1.550	0.300
55	0.0251	0.0287	0.0102	0.0097	1.550	0.300
56	0.0293	0.0335	0.0121	0.0117	1.550	0.300
57	0.0341	0.0391	0.0145	0.0141	1.550	0.300
58	0.0415	0.0478	0.0181	0.0178	1.436	0.290
59	0.0510	0.0589	0.0228	0.0225	1.311	0.290
60	<b>0.0621</b>	<b>0.0721</b>	<b>0.0285</b>	<b>0.0284</b>	<b>1.206</b>	<b>0.280</b>
61	0.0756	0.0880	0.0356	0.0357	1.111	0.270
62	0.0908	0.1061	0.0439	0.0444	1.045	0.270
63	0.1098	0.1287	0.0545	0.0555	0.969	0.260
64	0.1345	0.1582	0.0684	0.0702	0.872	0.260
65	0.1633	0.1927	0.0852	0.0881	0.795	0.250
66	0.1974	0.2339	0.1057	0.1102	0.728	0.240
67	0.2377	0.2826	0.1305	0.1371	0.671	0.240
68	0.2866	0.3420	0.1615	0.1709	0.613	0.230
69	0.3461	0.4144	0.2000	0.2134	0.555	0.230
70	<b>0.4157</b>	<b>0.4995</b>	<b>0.2465</b>	<b>0.2650</b>	<b>0.507</b>	<b>0.220</b>
71	0.4961	0.5982	0.3018	0.3269	0.470	0.220
72	0.5847	0.7075	0.3649	0.3983	0.452	0.210
73	0.6936	0.8422	0.4440	0.4884	0.425	0.210
74	0.8236	1.0036	0.5409	0.5995	0.397	0.200
75	0.9784	1.1964	0.6591	0.7363	0.369	0.200
76	1.1628	1.4269	0.8036	0.9046	0.341	0.190
77	1.3720	1.6896	0.9727	1.1034	0.323	0.190
78	1.6192	2.0010	1.1777	1.3462	0.305	0.190
79	1.8966	2.3521	1.4152	1.6301	0.297	0.180
80	<b>2.2390</b>	<b>2.7864</b>	<b>1.7138</b>	<b>1.9893</b>	<b>0.279</b>	<b>0.180</b>
81	2.6436	3.3016	2.0759	2.4283	0.261	0.170
82	3.0972	3.8817	2.4950	2.9409	0.253	0.170
83	3.6725	4.5348	3.0336	3.5246	0.235	0.170
84	4.3102	5.3067	3.7087	4.2518	0.227	0.160
85	5.0083	6.1939	4.5125	5.1104	0.219	0.160
86	5.7272	7.1457	5.4030	6.0464	0.212	0.150
87	6.4312	8.1148	6.3381	7.0025	0.204	0.150
88	7.0601	9.0222	7.2474	7.8861	0.196	0.150
89	7.5431	8.8230	6.8922	7.6499	0.188	0.140
90	<b>8.2042</b>	<b>9.5318</b>	<b>7.5281</b>	<b>8.3379</b>	<b>0.180</b>	<b>0.140</b>
91	8.7992	10.1727	8.1153	8.9693	0.182	0.140
92	9.4722	10.9131	8.7871	9.6917	0.174	0.130
93	10.1544	11.6738	9.4817	10.4358	0.166	0.130
94	10.7441	12.3384	10.1044	11.0975	0.169	0.130
95	11.3403	13.0218	10.7481	11.7790	0.171	0.130
96	11.4183	13.1114	10.8221	11.8600	0.163	0.120
97	11.3890	13.0777	10.7942	11.8295	0.166	0.120
98	11.3695	13.0553	10.7757	11.8093	0.168	0.120
99	11.3403	13.0218	10.7481	11.7790	0.171	0.110
100	<b>11.3113</b>	<b>12.9885</b>	<b>10.7207</b>	<b>11.7489</b>	<b>0.174</b>	<b>0.110</b>
101	11.2921	12.9664	10.7024	11.7289	0.176	0.110
102	11.2634	12.9335	10.6752	11.6991	0.179	0.110
103	11.2443	12.9116	10.6571	11.6793	0.181	0.100
104	11.2158	12.8788	10.6301	11.6497	0.184	0.100
105	11.1875	12.8463	10.6033	11.6202	0.187	0.100
106	11.1686	12.8247	10.5854	11.6007	0.189	0.100
107	11.1405	12.7924	10.5588	11.5715	0.192	0.100
108	11.1126	12.7603	10.5323	11.5424	0.195	0.100
109	11.0940	12.7390	10.5147	11.5232	0.197	0.100
110	<b>11.0663</b>	<b>12.7071</b>	<b>10.4884</b>	<b>11.4944</b>	<b>0.200</b>	<b>0.100</b>

**John Alden Life Insurance Company**  
**Policy Forms: J-5762-P & J-5875-P**  
**Exhibit E2**  
**Length of Stay Per \$1 of Daily Benefit**

Best Estimate Length of Stay *				
Attained Age	Male		Female	
	No COLA	5% Compound COLA	No COLA	5% Compound COLA
<b>40</b>	<b>510.60</b>	<b>669.38</b>	<b>556.93</b>	<b>706.48</b>
41	510.60	669.38	556.93	706.48
42	510.60	669.38	556.93	706.48
43	510.60	669.38	556.93	706.48
44	510.60	669.38	556.93	706.48
45	510.60	669.38	556.93	706.48
46	510.60	669.38	556.93	706.48
47	510.60	669.38	556.93	706.48
48	510.60	669.38	556.93	706.48
49	510.60	669.38	556.93	706.48
<b>50</b>	<b>510.60</b>	<b>669.38</b>	<b>556.93</b>	<b>706.48</b>
51	510.60	669.38	556.93	706.48
52	510.60	669.38	556.93	706.48
53	506.31	661.90	536.81	675.39
54	502.20	654.75	518.29	647.25
55	498.25	647.94	501.17	621.63
56	494.47	641.44	485.24	598.17
57	490.83	635.24	470.37	576.56
58	487.34	629.32	456.41	556.57
59	483.99	623.67	443.26	537.98
<b>60</b>	<b>480.77</b>	<b>618.27</b>	<b>430.84</b>	<b>520.62</b>
61	477.68	613.13	419.06	504.35
62	474.70	608.22	407.86	489.04
63	475.43	593.05	436.64	524.28
64	480.60	587.46	468.08	563.44
65	489.10	588.47	502.66	607.56
66	500.26	594.32	541.09	658.19
67	513.68	603.89	584.39	717.71
68	505.55	588.63	606.96	738.67
69	499.22	576.50	631.40	762.39
<b>70</b>	<b>494.31</b>	<b>566.77</b>	<b>657.70</b>	<b>788.75</b>
71	490.55	558.96	685.89	817.66
72	487.72	552.68	715.98	849.10
73	488.58	550.11	722.19	849.87
74	490.55	549.68	730.00	854.29
75	493.29	550.58	738.90	860.99
76	496.60	552.42	748.64	869.21
77	500.37	554.95	759.04	878.57
78	502.58	556.05	763.54	881.06
79	505.09	557.55	768.49	884.19
<b>80</b>	<b>507.88</b>	<b>559.42</b>	<b>773.87</b>	<b>887.93</b>
81	510.93	561.64	779.68	892.27
82	514.24	564.18	785.92	897.23
83	503.58	550.16	774.77	878.83
84	494.10	537.86	765.75	864.14
85	485.55	526.89	758.19	851.88
86	477.75	516.98	751.74	841.38
87	470.58	507.94	746.17	832.22
88	455.63	490.14	711.00	788.00
89	442.03	474.05	679.70	749.24
<b>90</b>	<b>429.60</b>	<b>459.44</b>	<b>651.51</b>	<b>714.77</b>
91	418.17	446.08	625.89	683.77
92	407.63	433.83	602.47	655.67
93	407.63	433.83	602.47	655.67
94	407.63	433.83	602.47	655.67
95	407.63	433.83	602.47	655.67
96	407.63	433.83	602.47	655.67
97	407.63	433.83	602.47	655.67
98	407.63	433.83	602.47	655.67
99	407.63	433.83	602.47	655.67
<b>100</b>	<b>407.63</b>	<b>433.83</b>	<b>602.47</b>	<b>655.67</b>
101	407.63	433.83	602.47	655.67
102	407.63	433.83	602.47	655.67
103	407.63	433.83	602.47	655.67
104	407.63	433.83	602.47	655.67
105	407.63	433.83	602.47	655.67
106	407.63	433.83	602.47	655.67
107	407.63	433.83	602.47	655.67
108	407.63	433.83	602.47	655.67
109	407.63	433.83	602.47	655.67
110	407.63	433.83	602.47	655.67

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

**John Alden Life Insurance Company**  
**Combined Reinsurer Experience**  
**Exhibit E3**  
**Incidence A to E Analysis**

Attained Age	Single Male				Single Female			
	Exposure	Claim Count	Expected Claim Count	A/E	Exposure	Claim Count	Expected Claim Count	A/E
40-44	1,302	0	0	0%	1,624	0	0	0%
45-49	4,044	5	1	601%	6,238	8	1	555%
50-54	9,506	6	4	144%	18,059	24	9	266%
55-59	20,377	36	19	191%	44,051	66	47	140%
60-64	33,982	72	66	109%	80,901	204	185	110%
65-69	43,918	178	180	99%	110,101	546	538	102%
70-74	41,786	355	357	99%	108,868	1,118	1,131	99%
75-79	29,031	530	523	101%	80,590	1,815	1,798	101%
80-84	15,764	617	598	103%	47,645	2,280	2,261	101%
85-89	5,955	439	434	101%	20,500	1,867	1,869	100%
90+	1,500	163	163	100%	6,111	871	773	113%
Total	207,166	2,401	2,345	102%	524,690	8,799	8,613	102%

Attained Age	Married Male				Married Female			
	Exposure	Claim Count	Expected Claim Count	A/E	Exposure	Claim Count	Expected Claim Count	A/E
40-44	4,250	0	0	0%	7,609	7	0	3670%
45-49	14,544	5	1	495%	23,203	16	1	1104%
50-54	38,365	22	6	342%	56,521	46	9	520%
55-59	91,380	80	37	218%	120,731	124	47	264%
60-64	168,363	229	161	142%	197,198	287	190	151%
65-69	222,945	512	505	101%	226,512	546	536	102%
70-74	204,081	1,043	1,091	96%	184,105	1,024	1,068	96%
75-79	130,981	1,737	1,665	104%	109,951	1,585	1,581	100%
80-84	61,107	1,855	1,847	100%	49,229	1,793	1,729	104%
85-89	19,205	1,342	1,333	101%	14,498	1,105	1,104	100%
90+	1,670	223	175	127%	2,455	300	269	111%
Total	956,890	7,048	6,821	103%	992,013	6,833	6,535	105%

**John Alden Life Insurance Company**  
**Combined Reinsurer Experience**  
**Exhibit E4**  
**Claim Termination A to E Analysis**

Duration	Claim Exposure	Actual	Expected	A/E
1st quarter	1,946	524	627	84%
2nd quarter	4,726	749	651	115%
3rd quarter	4,010	362	379	96%
4th quarter	3,570	278	283	98%
2	12,547	2,953	3,128	94%
3	8,650	2,090	2,327	90%
4	5,877	1,860	1,766	105%
5	3,552	934	1,074	87%
6	2,305	557	656	85%
7	1,542	361	451	80%
8	1,036	234	286	82%
9	707	158	188	84%
10	478	109	145	75%
11	321	74	88	84%
12	209	53	73	73%
13	123	22	46	48%
14	85	42	25	166%
15	59	26	20	133%
16	38	15	8	188%
17	26	10	5	190%
18	17	6	2	314%
19	11	2	1	150%
20	6	1	1	138%
21	3	1	0	241%
Average	51,843	11,422	12,230	93%

**John Alden Life Insurance Company**  
**Nationwide Experience Projection**  
**Policy Forms: J-5762-P and J-5875-P Combined**  
**Exhibit F**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims*	Loss Ratio
1992	25,360	0	0.0%	25,360	0	0.0%
1993	746,128	136,808	18.3%	746,128	136,808	18.3%
1994	2,295,491	8,756	0.4%	2,295,491	8,756	0.4%
1995	6,029,427	533,026	8.8%	6,029,427	533,026	8.8%
1996	9,649,677	754,308	7.8%	9,649,677	754,308	7.8%
1997	17,125,508	885,971	5.2%	17,125,508	885,971	5.2%
1998	16,734,963	2,005,950	12.0%	16,734,963	2,005,950	12.0%
1999	16,179,464	3,176,941	19.6%	16,179,464	3,176,941	19.6%
2000	17,308,264	3,153,971	18.2%	17,308,264	3,153,971	18.2%
2001	16,391,917	6,167,067	37.6%	16,391,917	6,167,067	37.6%
2002	15,107,651	6,089,682	40.3%	15,107,651	6,089,682	40.3%
2003	14,691,168	8,303,099	56.5%	14,691,168	8,303,099	56.5%
2004	14,005,972	9,891,733	70.6%	14,005,972	9,891,733	70.6%
Historical Experience 2005	14,109,360	8,430,323	59.7%	14,109,360	8,430,323	59.7%
2006	13,186,553	10,245,618	77.7%	13,186,553	10,245,618	77.7%
2007	12,332,679	13,115,913	106.4%	12,332,679	13,115,913	106.4%
2008	11,823,815	14,918,705	126.2%	11,823,815	14,918,705	126.2%
2009	12,330,008	19,953,802	161.8%	12,330,008	19,953,802	161.8%
2010	12,163,149	17,518,262	144.0%	12,163,149	17,518,262	144.0%
2011	11,602,563	19,970,616	172.1%	11,602,563	19,970,616	172.1%
2012	11,562,075	20,090,702	173.8%	11,562,075	20,090,702	173.8%
2013	11,432,042	18,053,996	157.9%	11,432,042	18,053,996	157.9%
2014	10,845,248	26,792,968	247.0%	10,845,248	26,792,968	247.0%
2015	10,316,362	27,546,959	267.0%	10,316,362	27,546,959	267.0%
2016	9,619,859	35,666,988	370.8%	9,619,859	35,666,988	370.8%
2017	9,377,005	27,034,156	288.3%	9,377,005	27,034,156	288.3%
2018	9,113,229	27,312,814	299.7%	9,113,229	27,312,814	299.7%
2019	8,503,798	26,005,569	305.8%	8,503,798	26,005,569	305.8%
2020	8,025,194	27,582,187	343.7%	8,025,194	27,582,187	343.7%
2021	7,320,695	26,485,335	361.8%	7,320,695	26,485,335	361.8%
2022	6,311,212	25,916,932	410.6%	6,883,607	25,274,303	367.2%
2023	5,437,797	25,165,084	462.8%	6,740,770	24,230,456	359.5%
2024	4,680,824	24,265,092	518.4%	6,604,040	23,103,428	349.8%
2025	4,023,234	23,265,311	578.3%	6,394,671	21,952,195	343.3%
2026	3,451,308	22,170,206	642.4%	5,485,631	20,918,899	381.3%
2027	2,953,344	21,004,162	711.2%	4,694,149	19,818,668	422.2%
2028	2,519,621	19,814,229	786.4%	4,004,774	18,695,896	466.8%
2029	2,141,931	18,594,530	868.1%	3,404,462	17,545,037	515.4%
2030	1,813,549	17,340,353	956.2%	2,882,520	16,361,647	567.6%
2031	1,528,769	16,119,198	1054.4%	2,429,880	15,209,415	625.9%
2032	1,282,466	14,898,812	1161.7%	2,038,397	14,057,909	689.7%
2033	1,070,204	13,680,782	1278.3%	1,701,021	12,908,626	758.9%
2034	888,163	12,477,962	1404.9%	1,411,678	11,773,694	834.0%
2035	732,858	11,274,050	1538.4%	1,164,830	10,637,732	913.2%
2036	601,134	10,119,390	1683.4%	955,464	9,548,242	999.3%
2037	490,019	9,022,614	1841.3%	778,854	8,513,369	1093.1%
2038	396,852	7,974,489	2009.4%	630,770	7,524,401	1192.9%
2039	319,266	6,999,488	2192.4%	507,452	6,604,430	1301.5%
2040	255,079	6,085,946	2385.9%	405,432	5,742,449	1416.4%
2041	202,389	5,260,824	2599.4%	321,684	4,963,898	1543.1%
2042	159,442	4,518,217	2833.8%	253,423	4,263,204	1682.2%
2043	124,705	3,841,533	3080.5%	198,211	3,624,714	1828.7%
2044	96,839	3,240,359	3346.1%	153,919	3,057,470	1986.4%
2045	74,682	2,708,827	3627.1%	118,702	2,555,938	2153.2%
2046	57,213	2,251,563	3935.4%	90,936	2,124,483	2336.2%
2047	43,534	1,858,642	4269.4%	69,194	1,753,738	2534.5%
2048	32,911	1,514,440	4601.6%	52,310	1,428,964	2731.7%
2049	24,733	1,224,631	4951.5%	39,311	1,155,511	2939.4%
2050	18,483	987,144	5340.7%	29,378	931,428	3170.5%
2051	13,738	796,199	5795.5%	21,836	751,261	3440.5%
2052	10,161	639,962	6298.5%	16,150	603,842	3739.1%
2053	7,483	513,483	6861.9%	11,894	484,502	4073.6%
2054	5,492	413,636	7532.0%	8,729	390,290	4471.3%
2055	4,016	332,876	8289.0%	6,383	314,088	4920.7%
2056	2,925	267,749	9154.9%	4,649	252,637	5434.7%
2057	2,122	214,254	10095.9%	3,373	202,161	5993.4%
2058	1,535	166,307	10834.2%	2,440	156,921	6431.7%
2059	1,108	127,944	11545.9%	1,761	120,722	6854.2%
2060	796	99,750	12532.4%	1,265	94,120	7439.8%
Past	322,633,928	381,346,890	118.2%	322,633,928	381,346,890	118.2%
Future	49,102,631	363,652,304	740.6%	67,844,647	346,136,025	510.2%
Lifetime	371,736,559	744,999,194	200.4%	390,478,574	727,482,915	186.3%
Interest Factor						
Past w/ int	639,199,803	563,265,571	88.1%	639,199,803	563,265,571	88.1%
Future w/ int	39,115,382	252,842,008	646.4%	52,588,988	241,412,749	459.1%
Lifetime w/ int	678,315,185	816,107,579	120.3%	691,788,791	804,678,319	116.3%

\* Proposed rate increase: 4 Phases of 15.0%, 15.0%, 15.0%, and 13.6%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% of adverse selection.

**John Alden Life Insurance Company**  
**Maryland Experience Projection**  
**Policy Forms: J-5762-P and J-5875-P Combined**  
**Exhibit G**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims*	Loss Ratio
1992	956	0	0.0%	956	0	0.0%
1993	21,656	0	0.0%	21,656	0	0.0%
1994	23,567	0	0.0%	23,567	0	0.0%
1995	47,243	0	0.0%	47,243	0	0.0%
1996	101,372	0	0.0%	101,372	0	0.0%
1997	187,554	0	0.0%	187,554	0	0.0%
1998	221,667	0	0.0%	221,667	0	0.0%
1999	209,838	2,800	1.3%	209,838	2,800	1.3%
2000	214,765	0	0.0%	214,765	0	0.0%
2001	214,278	8,081	3.8%	214,278	8,081	3.8%
2002	213,422	0	0.0%	213,422	0	0.0%
2003	197,060	0	0.0%	197,060	0	0.0%
2004	189,131	37,409	19.8%	189,131	37,409	19.8%
Historical Experience 2005	204,354	110,942	54.3%	204,354	110,942	54.3%
2006	176,561	418,833	237.2%	176,561	418,833	237.2%
2007	162,538	91,170	56.1%	162,538	91,170	56.1%
2008	147,233	6,731	4.6%	147,233	6,731	4.6%
2009	162,712	85,006	52.2%	162,712	85,006	52.2%
2010	162,450	28,849	17.8%	162,450	28,849	17.8%
2011	156,195	395,295	253.1%	156,195	395,295	253.1%
2012	150,510	871,503	579.0%	150,510	871,503	579.0%
2013	149,520	345,896	231.3%	149,520	345,896	231.3%
2014	152,228	127,871	84.0%	152,228	127,871	84.0%
2015	146,805	567,291	386.4%	146,805	567,291	386.4%
2016	139,057	191,432	137.7%	139,057	191,432	137.7%
2017	114,898	0	0.0%	114,898	0	0.0%
2018	123,543	138,014	111.7%	123,543	138,014	111.7%
2019	102,149	481,541	471.4%	102,149	481,541	471.4%
2020	113,343	306,450	270.4%	113,343	306,450	270.4%
2021	94,995	215,881	227.3%	94,995	215,881	227.3%
2022	81,229	211,823	260.8%	88,596	206,570	233.2%
2023	69,682	211,176	303.1%	86,378	203,333	235.4%
2024	59,878	211,769	353.7%	84,481	201,630	238.7%
2025	51,480	213,731	415.2%	81,824	201,668	246.5%
2026	44,237	216,831	490.2%	70,312	204,593	291.0%
2027	37,957	217,082	571.9%	60,330	204,830	339.5%
2028	32,527	215,239	661.7%	51,700	203,091	392.8%
2029	27,809	213,665	768.3%	44,200	201,605	456.1%
2030	23,692	210,177	887.1%	37,658	198,314	526.6%
2031	20,086	203,879	1015.1%	31,925	192,371	602.6%
2032	16,928	192,642	1138.0%	26,906	181,769	675.6%
2033	14,180	177,992	1255.2%	22,539	167,946	745.1%
2034	11,792	163,047	1382.7%	18,742	153,845	820.8%
2035	9,728	146,895	1510.1%	15,461	138,604	896.4%
2036	7,949	132,191	1663.0%	12,634	124,730	987.2%
2037	6,433	115,374	1793.5%	10,225	108,863	1064.7%
2038	5,153	98,749	1916.2%	8,191	93,175	1137.5%
2039	4,083	84,076	2059.2%	6,489	79,330	1222.4%
2040	3,196	69,516	2175.4%	5,079	65,593	1291.4%
2041	2,473	56,392	2280.3%	3,931	53,209	1353.7%
2042	1,890	45,470	2406.0%	3,004	42,903	1428.3%
2043	1,424	36,205	2542.6%	2,263	34,162	1509.4%
2044	1,058	28,252	2670.9%	1,681	26,657	1585.6%
2045	774	21,541	2782.4%	1,230	20,325	1651.8%
2046	558	16,133	2890.5%	887	15,223	1715.9%
2047	396	11,821	2984.8%	629	11,154	1771.9%
2048	276	8,443	3054.3%	439	7,966	1813.1%
2049	189	5,916	3124.0%	301	5,582	1854.5%
2050	128	4,068	3189.0%	203	3,838	1893.1%
2051	84	2,743	3254.3%	134	2,588	1931.9%
2052	55	1,810	3318.4%	87	1,708	1970.0%
2053	34	1,165	3384.8%	55	1,100	2009.4%
2054	21	728	3465.2%	33	687	2057.1%
2055	13	437	3443.1%	20	413	2044.0%
2056	7	258	3526.8%	12	243	2093.6%
2057	4	146	3474.3%	7	138	2062.5%
2058	2	83	3668.4%	4	78	2177.8%
2059	1	41	3659.5%	2	39	2172.5%
2060	0	18	3735.2%	1	17	2217.4%
Past	4,206,605	4,215,118	100.2%	4,206,605	4,215,118	100.2%
Future	632,401	3,763,405	595.1%	873,587	3,575,772	409.3%
Lifetime	4,839,007	7,978,523	164.9%	5,080,192	7,790,891	153.4%
Interest Factor						
Past w/ int	8,225,748	5,974,626	72.6%	8,225,748	5,974,626	72.6%
Future w/ int	504,323	2,559,128	507.4%	677,943	2,438,081	359.6%
Lifetime w/ int	8,730,071	8,533,753	97.8%	8,903,691	8,412,707	94.5%

\* Proposed rate increase: 4 Phases of 15.0%, 15.0%, 15.0%, and 13.6%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% of adverse selection.

**John Alden Life Insurance Company  
Nationwide Experience Projection  
Policy Form: J-5762-P  
Exhibit F1**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at: Year End 2020	4.70% Factor 1.0470
	Earned Premium	Incurring Claims	Loss Ratio	Earned Premium	Incurring Claims	Loss Ratio		
1992	25,360	0	0.0%	25,360	0	0.0%	28.5	3.7024
1993	746,128	136,808	18.3%	746,128	136,808	18.3%	27.5	3.5362
1994	2,295,491	8,756	0.4%	2,295,491	8,756	0.4%	26.5	3.3774
1995	5,980,381	533,026	8.9%	5,980,381	533,026	8.9%	25.5	3.2258
1996	6,889,991	478,535	6.9%	6,889,991	478,535	6.9%	24.5	3.0810
1997	6,523,412	699,642	10.7%	6,523,412	699,642	10.7%	23.5	2.9427
1998	5,602,496	932,397	16.6%	5,602,496	932,397	16.6%	22.5	2.8106
1999	5,068,109	2,336,766	46.1%	5,068,109	2,336,766	46.1%	21.5	2.6844
2000	4,977,691	1,985,692	39.9%	4,977,691	1,985,692	39.9%	20.5	2.5639
2001	4,723,934	3,460,155	73.2%	4,723,934	3,460,155	73.2%	19.5	2.4488
2002	4,534,346	1,916,955	42.3%	4,534,346	1,916,955	42.3%	18.5	2.3389
2003	4,406,370	4,951,837	112.4%	4,406,370	4,951,837	112.4%	17.5	2.2339
2004	4,058,684	5,994,139	147.7%	4,058,684	5,994,139	147.7%	16.5	2.1336
2005	3,996,911	3,216,316	80.5%	3,996,911	3,216,316	80.5%	15.5	2.0379
2006	3,786,738	4,443,427	117.3%	3,786,738	4,443,427	117.3%	14.5	1.9464
2007	3,652,881	5,721,847	156.6%	3,652,881	5,721,847	156.6%	13.5	1.8590
2008	3,480,416	5,810,532	166.9%	3,480,416	5,810,532	166.9%	12.5	1.7756
2009	3,647,125	10,208,184	279.9%	3,647,125	10,208,184	279.9%	11.5	1.6958
2010	3,602,828	8,504,798	236.1%	3,602,828	8,504,798	236.1%	10.5	1.6197
2011	3,393,542	7,452,915	219.6%	3,393,542	7,452,915	219.6%	9.5	1.5470
2012	3,328,989	8,651,847	259.9%	3,328,989	8,651,847	259.9%	8.5	1.4776
2013	3,307,972	8,132,115	245.8%	3,307,972	8,132,115	245.8%	7.5	1.4112
2014	3,064,829	10,099,682	329.5%	3,064,829	10,099,682	329.5%	6.5	1.3479
2015	2,906,719	11,019,425	379.1%	2,906,719	11,019,425	379.1%	5.5	1.2874
2016	2,657,350	17,429,996	655.9%	2,657,350	17,429,996	655.9%	4.5	1.2296
2017	2,526,862	8,458,698	334.8%	2,526,862	8,458,698	334.8%	3.5	1.1744
2018	2,420,534	8,751,769	361.6%	2,420,534	8,751,769	361.6%	2.5	1.1217
2019	2,202,518	7,598,193	345.0%	2,202,518	7,598,193	345.0%	1.5	1.0713
2020	2,007,540	8,315,027	414.2%	2,007,540	8,315,027	414.2%	0.5	1.0232
2021	1,788,940	8,174,607	457.0%	1,788,940	8,174,607	457.0%	-0.5	0.9773
2022	1,479,601	7,649,615	517.0%	1,613,794	7,459,937	462.3%	-1.5	0.9334
2023	1,223,843	7,077,709	578.3%	1,517,093	6,814,844	449.2%	-2.5	0.8915
2024	1,012,012	6,492,538	641.5%	1,427,818	6,181,715	432.9%	-3.5	0.8515
2025	836,193	5,915,922	707.5%	1,329,074	5,582,022	420.0%	-4.5	0.8133
2026	690,228	5,354,597	775.8%	1,097,072	5,052,378	460.5%	-5.5	0.7768
2027	569,083	4,829,116	848.6%	904,521	4,556,556	503.8%	-6.5	0.7419
2028	468,505	4,349,913	928.5%	744,659	4,104,400	551.2%	-7.5	0.7086
2029	384,993	3,909,451	1015.5%	611,922	3,688,798	602.8%	-8.5	0.6768
2030	315,727	3,504,479	1110.0%	501,827	3,306,683	658.9%	-9.5	0.6464
2031	258,349	3,136,513	1214.1%	410,629	2,959,486	720.7%	-10.5	0.6174
2032	210,856	2,801,522	1328.6%	335,142	2,643,401	788.7%	-11.5	0.5897
2033	171,594	2,503,105	1458.7%	272,737	2,361,828	866.0%	-12.5	0.5632
2034	139,216	2,231,956	1603.2%	221,275	2,105,982	951.8%	-13.5	0.5379
2035	112,566	1,980,506	1759.4%	178,917	1,868,725	1044.5%	-14.5	0.5138
2036	90,684	1,753,120	1933.2%	144,137	1,654,172	1147.6%	-15.5	0.4907
2037	72,761	1,540,358	2117.0%	115,650	1,453,419	1256.7%	-16.5	0.4687
2038	58,126	1,346,933	2317.2%	92,388	1,270,911	1375.6%	-17.5	0.4476
2039	46,205	1,176,785	2546.9%	73,440	1,110,366	1511.9%	-18.5	0.4275
2040	36,526	1,013,886	2775.8%	58,056	956,662	1647.8%	-19.5	0.4084
2041	28,715	865,017	3012.4%	45,641	816,195	1788.3%	-20.5	0.3900
2042	22,438	729,362	3250.5%	35,664	688,196	1929.7%	-21.5	0.3725
2043	17,435	609,893	3498.2%	27,711	575,470	2076.7%	-22.5	0.3558
2044	13,464	508,406	3776.0%	21,401	479,711	2241.6%	-23.5	0.3398
2045	10,339	420,988	4071.8%	16,433	397,227	2417.2%	-24.5	0.3246
2046	7,897	347,412	4399.4%	12,551	327,803	2611.7%	-25.5	0.3100
2047	6,000	285,224	4753.4%	9,537	269,126	2821.8%	-26.5	0.2961
2048	4,543	230,402	5071.4%	7,221	217,398	3010.6%	-27.5	0.2828
2049	3,432	185,729	5411.3%	5,455	175,247	3212.4%	-28.5	0.2701
2050	2,591	150,269	5799.8%	4,118	141,788	3443.0%	-29.5	0.2580
2051	1,958	121,708	6216.6%	3,112	114,838	3690.5%	-30.5	0.2464
2052	1,484	98,503	6637.5%	2,359	92,943	3940.3%	-31.5	0.2353
2053	1,130	81,144	7179.9%	1,796	76,564	4262.3%	-32.5	0.2248
2054	866	67,949	7845.3%	1,377	64,114	4657.3%	-33.5	0.2147
2055	668	57,669	8627.3%	1,062	54,414	5121.5%	-34.5	0.2050
2056	518	49,467	9554.8%	823	46,675	5672.2%	-35.5	0.1958
2057	402	42,201	10488.1%	640	39,819	6226.2%	-36.5	0.1870
2058	314	34,413	10969.9%	499	32,471	6512.2%	-37.5	0.1786
2059	246	26,997	10996.5%	390	25,473	6528.0%	-38.5	0.1706
2060	192	22,025	11454.9%	306	20,782	6800.1%	-39.5	0.1630
Past	105,816,147	157,249,480	148.6%	105,816,147	157,249,480	148.6%		
Future	10,090,642	81,677,409	809.4%	13,637,187	77,963,145	571.7%		
Lifetime	115,906,789	238,926,890	206.1%	119,453,334	235,212,626	196.9%		
Interest								
Factor								
Past w/ int	229,572,588	245,222,370	106.8%	229,572,588	245,222,370	106.8%		
Future w/ int	8,212,290	59,444,749	723.9%	10,798,011	56,935,648	527.3%		
Lifetime w/ int	237,784,878	304,667,119	128.1%	240,370,599	302,158,018	125.7%		

\* Proposed rate increase: 4 Phases of 15.0%, 15.0%, 15.0%, and 13.6%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% of adverse selection.



**John Alden Life Insurance Company  
 Nationwide Experience Projection  
 Policy Form: J-5875-P  
 Exhibit F2**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at: Year End 2020	4.50% Factor 1.0450
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
1992	0	0	0.0%	0	0	0.0%	28.5	3.5060
1993	0	0	0.0%	0	0	0.0%	27.5	3.3550
1994	0	0	0.0%	0	0	0.0%	26.5	3.2106
1995	49,046	0	0.0%	49,046	0	0.0%	25.5	3.0723
1996	2,759,686	275,773	10.0%	2,759,686	275,773	10.0%	24.5	2.9400
1997	10,602,096	186,329	1.8%	10,602,096	186,329	1.8%	23.5	2.8134
1998	11,132,467	1,073,553	9.6%	11,132,467	1,073,553	9.6%	22.5	2.6923
1999	11,111,355	840,174	7.6%	11,111,355	840,174	7.6%	21.5	2.5763
2000	12,330,573	1,168,280	9.5%	12,330,573	1,168,280	9.5%	20.5	2.4654
2001	11,667,983	2,706,912	23.2%	11,667,983	2,706,912	23.2%	19.5	2.3592
2002	10,573,305	4,172,727	39.5%	10,573,305	4,172,727	39.5%	18.5	2.2576
2003	10,284,798	3,351,262	32.6%	10,284,798	3,351,262	32.6%	17.5	2.1604
2004	9,947,288	3,897,594	39.2%	9,947,288	3,897,594	39.2%	16.5	2.0674
2005	10,112,449	5,214,007	51.6%	10,112,449	5,214,007	51.6%	15.5	1.9783
2006	9,399,816	5,802,190	61.7%	9,399,816	5,802,190	61.7%	14.5	1.8932
2007	8,679,798	7,394,066	85.2%	8,679,798	7,394,066	85.2%	13.5	1.8116
2008	8,343,399	9,108,173	109.2%	8,343,399	9,108,173	109.2%	12.5	1.7336
2009	8,682,883	9,745,619	112.2%	8,682,883	9,745,619	112.2%	11.5	1.6590
2010	8,560,321	9,013,463	105.3%	8,560,321	9,013,463	105.3%	10.5	1.5875
2011	8,209,021	12,517,701	152.5%	8,209,021	12,517,701	152.5%	9.5	1.5192
2012	8,233,085	11,438,854	138.9%	8,233,085	11,438,854	138.9%	8.5	1.4537
2013	8,124,070	9,921,881	122.1%	8,124,070	9,921,881	122.1%	7.5	1.3911
2014	7,780,419	16,693,286	214.6%	7,780,419	16,693,286	214.6%	6.5	1.3312
2015	7,409,642	16,527,534	223.1%	7,409,642	16,527,534	223.1%	5.5	1.2739
2016	6,962,509	18,236,992	261.9%	6,962,509	18,236,992	261.9%	4.5	1.2191
2017	6,850,143	18,575,459	271.2%	6,850,143	18,575,459	271.2%	3.5	1.1666
2018	6,692,694	18,561,044	277.3%	6,692,694	18,561,044	277.3%	2.5	1.1163
2019	6,301,280	18,407,376	292.1%	6,301,280	18,407,376	292.1%	1.5	1.0683
2020	6,017,654	19,267,160	320.2%	6,017,654	19,267,160	320.2%	0.5	1.0223
2021	5,531,755	18,310,729	331.0%	5,531,755	18,310,729	331.0%	-0.5	0.9782
2022	4,831,610	18,267,317	378.1%	5,269,813	17,814,365	338.0%	-1.5	0.9361
2023	4,213,954	18,087,374	429.2%	5,223,678	17,415,612	333.4%	-2.5	0.8958
2024	3,668,812	17,772,554	484.4%	5,176,222	16,921,713	326.9%	-3.5	0.8572
2025	3,187,041	17,349,389	544.4%	5,065,596	16,370,173	323.2%	-4.5	0.8203
2026	2,761,080	16,815,610	609.0%	4,388,559	15,866,521	361.5%	-5.5	0.7850
2027	2,384,261	16,175,046	678.4%	3,789,629	15,262,112	402.7%	-6.5	0.7512
2028	2,051,115	15,464,316	753.9%	3,260,115	14,591,495	447.6%	-7.5	0.7188
2029	1,756,938	14,685,079	835.8%	2,792,539	13,856,240	496.2%	-8.5	0.6879
2030	1,497,823	13,835,874	923.7%	2,380,692	13,054,964	548.4%	-9.5	0.6583
2031	1,270,420	12,982,685	1021.9%	2,019,251	12,249,930	606.7%	-10.5	0.6299
2032	1,071,610	12,097,290	1128.9%	1,703,255	11,414,508	670.2%	-11.5	0.6028
2033	898,611	11,177,677	1243.9%	1,428,284	10,546,798	738.4%	-12.5	0.5768
2034	748,947	10,246,006	1368.1%	1,190,403	9,667,712	812.1%	-13.5	0.5520
2035	620,291	9,293,543	1498.3%	985,913	8,769,007	889.4%	-14.5	0.5282
2036	510,450	8,366,271	1639.0%	811,328	7,894,071	973.0%	-15.5	0.5055
2037	417,258	7,482,256	1793.2%	663,205	7,059,951	1064.5%	-16.5	0.4837
2038	338,725	6,627,556	1956.6%	538,382	6,253,491	1161.5%	-17.5	0.4629
2039	273,061	5,822,702	2132.4%	434,013	5,494,064	1265.9%	-18.5	0.4429
2040	218,553	5,072,059	2320.7%	347,376	4,785,787	1377.7%	-19.5	0.4239
2041	173,674	4,395,807	2531.1%	276,044	4,147,703	1502.6%	-20.5	0.4056
2042	137,004	3,788,855	2765.5%	217,759	3,575,008	1641.7%	-21.5	0.3882
2043	107,271	3,231,641	3012.6%	170,500	3,049,244	1788.4%	-22.5	0.3714
2044	83,375	2,731,953	3276.7%	132,519	2,577,759	1945.2%	-23.5	0.3554
2045	64,343	2,287,839	3555.7%	102,269	2,158,711	2110.8%	-24.5	0.3401
2046	49,316	1,904,151	3861.1%	78,384	1,796,679	2292.1%	-25.5	0.3255
2047	37,534	1,573,418	4192.0%	59,657	1,484,613	2488.6%	-26.5	0.3115
2048	28,368	1,284,038	4526.3%	45,089	1,211,566	2687.0%	-27.5	0.2981
2049	21,300	1,038,901	4877.4%	33,856	980,265	2895.4%	-28.5	0.2852
2050	15,893	836,874	5265.8%	25,260	789,640	3126.0%	-29.5	0.2729
2051	11,780	674,492	5725.6%	18,724	636,423	3398.9%	-30.5	0.2612
2052	8,676	541,460	6240.5%	13,791	510,899	3704.7%	-31.5	0.2499
2053	6,353	432,339	6805.4%	10,098	407,938	4040.0%	-32.5	0.2392
2054	4,626	345,687	7473.4%	7,352	326,176	4436.5%	-33.5	0.2289
2055	3,347	275,207	8221.4%	5,321	259,674	4880.6%	-34.5	0.2190
2056	2,407	218,282	9068.9%	3,826	205,962	5383.7%	-35.5	0.2096
2057	1,720	172,053	10004.2%	2,734	162,342	5938.9%	-36.5	0.2006
2058	1,221	131,894	10799.4%	1,941	124,450	6411.0%	-37.5	0.1919
2059	863	100,947	11702.3%	1,371	95,249	6947.0%	-38.5	0.1837
2060	604	77,725	12875.6%	959	73,338	7643.5%	-39.5	0.1758
Past	216,817,780	224,097,410	103.4%	216,817,780	224,097,410	103.4%		
Future	39,011,989	281,974,895	722.8%	54,207,459	268,172,880	494.7%		
Lifetime	255,829,770	506,072,305	197.8%	271,025,240	492,270,290	181.6%		
Interest Factor								
Past w/ int	409,627,215	318,043,200	77.6%	409,627,215	318,043,200	77.6%		
Future w/ int	30,903,091	193,397,260	625.8%	41,790,977	184,477,101	441.4%		
Lifetime w/ int	440,530,307	511,440,460	116.1%	451,418,192	502,520,301	111.3%		

\* Proposed rate increase: 4 Phases of 15.0%, 15.0%, 15.0%, and 13.6%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% of adverse selection.

**John Alden Life Insurance Company**  
**Maryland Experience Projection**  
**Policy Form: J-5762-P**  
**Exhibit G1**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at: 4.70%	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Year End 2020	Factor 1.0470
1992	956	0	0.0%	956	0	0.0%	28.5	3.7024
1993	21,656	0	0.0%	21,656	0	0.0%	27.5	3.5362
1994	23,567	0	0.0%	23,567	0	0.0%	26.5	3.3774
1995	47,243	0	0.0%	47,243	0	0.0%	25.5	3.2258
1996	80,311	0	0.0%	80,311	0	0.0%	24.5	3.0810
1997	81,231	0	0.0%	81,231	0	0.0%	23.5	2.9427
1998	78,692	0	0.0%	78,692	0	0.0%	22.5	2.8106
1999	65,014	0	0.0%	65,014	0	0.0%	21.5	2.6844
2000	61,370	0	0.0%	61,370	0	0.0%	20.5	2.5639
2001	65,263	5,047	7.7%	65,263	5,047	7.7%	19.5	2.4488
2002	64,496	0	0.0%	64,496	0	0.0%	18.5	2.3389
2003	60,130	0	0.0%	60,130	0	0.0%	17.5	2.2339
2004	53,170	7,034	13.2%	53,170	7,034	13.2%	16.5	2.1336
2005	63,970	0	0.0%	63,970	0	0.0%	15.5	2.0379
2006	49,321	316,948	642.6%	49,321	316,948	642.6%	14.5	1.9464
2007	44,298	91,170	205.8%	44,298	91,170	205.8%	13.5	1.8590
2008	40,133	6,731	16.8%	40,133	6,731	16.8%	12.5	1.7756
2009	37,375	85,006	227.4%	37,375	85,006	227.4%	11.5	1.6958
2010	38,691	3,097	8.0%	38,691	3,097	8.0%	10.5	1.6197
2011	37,167	0	0.0%	37,167	0	0.0%	9.5	1.5470
2012	37,892	646	1.7%	37,892	646	1.7%	8.5	1.4776
2013	39,133	345,244	882.2%	39,133	345,244	882.2%	7.5	1.4112
2014	33,237	0	0.0%	33,237	0	0.0%	6.5	1.3479
2015	36,023	233,807	649.1%	36,023	233,807	649.1%	5.5	1.2874
2016	33,480	191,432	571.8%	33,480	191,432	571.8%	4.5	1.2296
2017	28,318	0	0.0%	28,318	0	0.0%	3.5	1.1744
2018	32,093	62,318	194.2%	32,093	62,318	194.2%	2.5	1.1217
2019	22,159	2,114	9.5%	22,159	2,114	9.5%	1.5	1.0713
2020	20,486	200,789	980.1%	20,486	200,789	980.1%	0.5	1.0232
2021	16,574	29,795	179.8%	16,574	29,795	179.8%	-0.5	0.9773
2022	13,677	27,986	204.6%	14,917	27,292	183.0%	-1.5	0.9334
2023	11,380	27,137	238.5%	14,106	26,129	185.2%	-2.5	0.8915
2024	9,555	27,098	283.6%	13,480	25,801	191.4%	-3.5	0.8515
2025	8,098	27,877	344.2%	12,872	26,304	204.4%	-4.5	0.8133
2026	6,922	29,149	421.1%	11,002	27,504	250.0%	-5.5	0.7768
2027	5,961	30,619	513.7%	9,474	28,890	304.9%	-6.5	0.7419
2028	5,160	32,331	626.6%	8,201	30,506	372.0%	-7.5	0.7086
2029	4,480	33,953	757.8%	7,121	32,036	449.9%	-8.5	0.6768
2030	3,893	34,810	894.3%	6,187	32,846	530.9%	-9.5	0.6464
2031	3,376	34,899	1033.7%	5,366	32,930	613.6%	-10.5	0.6174
2032	2,920	33,198	1136.8%	4,641	31,324	674.9%	-11.5	0.5897
2033	2,518	30,854	1225.5%	4,002	29,113	727.5%	-12.5	0.5632
2034	2,159	29,253	1355.2%	3,431	27,602	804.5%	-13.5	0.5379
2035	1,834	27,695	1510.0%	2,915	26,132	896.4%	-14.5	0.5138
2036	1,544	26,035	1686.3%	2,454	24,566	1001.1%	-15.5	0.4907
2037	1,289	23,949	1857.6%	2,049	22,597	1102.8%	-16.5	0.4687
2038	1,064	21,901	2057.7%	1,692	20,665	1221.5%	-17.5	0.4476
2039	868	19,553	2253.2%	1,379	18,450	1337.6%	-18.5	0.4275
2040	699	16,325	2335.5%	1,111	15,404	1386.4%	-19.5	0.4084
2041	557	13,505	2423.7%	886	12,743	1438.8%	-20.5	0.3900
2042	438	11,274	2573.3%	696	10,638	1527.6%	-21.5	0.3725
2043	339	9,266	2729.9%	540	8,743	1620.6%	-22.5	0.3558
2044	259	7,520	2901.6%	412	7,095	1722.5%	-23.5	0.3398
2045	195	6,028	3093.2%	310	5,688	1836.3%	-24.5	0.3246
2046	144	4,759	3301.1%	229	4,491	1959.7%	-25.5	0.3100
2047	105	3,620	3452.3%	167	3,415	2049.4%	-26.5	0.2961
2048	75	2,664	3551.0%	119	2,514	2108.0%	-27.5	0.2828
2049	53	1,931	3657.3%	84	1,822	2171.1%	-28.5	0.2701
2050	36	1,378	3775.7%	58	1,300	2241.4%	-29.5	0.2580
2051	25	966	3906.1%	39	911	2318.8%	-30.5	0.2464
2052	16	664	4048.0%	26	626	2403.1%	-31.5	0.2353
2053	11	447	4203.6%	17	421	2495.4%	-32.5	0.2248
2054	7	291	4327.6%	11	274	2569.0%	-33.5	0.2147
2055	4	183	4447.3%	7	173	2640.1%	-34.5	0.2050
2056	2	114	4625.9%	4	108	2746.2%	-35.5	0.1958
2057	1	69	4815.9%	2	65	2858.9%	-36.5	0.1870
2058	1	41	5629.5%	1	38	3341.9%	-37.5	0.1786
2059	0	23	5648.8%	1	21	3353.4%	-38.5	0.1706
2060	0	12	5717.7%	0	12	3394.3%	-39.5	0.1630
Past	1,296,876	1,551,385	119.6%	1,296,876	1,551,385	119.6%		
Future	106,240	629,172	592.2%	146,584	596,984	407.3%		
Lifetime	1,403,116	2,180,556	155.4%	1,443,460	2,148,369	148.8%		
Interest								
Factor								
Past w/ int	2,831,106	2,277,056	80.4%	2,831,106	2,277,056	80.4%		
Future w/ int	83,446	398,321	477.3%	111,716	378,974	339.2%		
Lifetime w/ int	2,914,553	2,675,377	91.8%	2,942,823	2,656,030	90.3%		

\* Proposed rate increase: 4 Phases of 15.0%, 15.0%, 15.0%, and 13.6%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% of adverse selection.

**John Alden Life Insurance Company**  
**Maryland Experience Projection**  
**Policy Form: J-5875-P**  
**Exhibit G2**

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at:	
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Year End 2020	4.50% Factor 1.0450
1992	0	0	0.0%	0	0	0.0%	28.5	3.5060
1993	0	0	0.0%	0	0	0.0%	27.5	3.3550
1994	0	0	0.0%	0	0	0.0%	26.5	3.2106
1995	0	0	0.0%	0	0	0.0%	25.5	3.0723
1996	21,061	0	0.0%	21,061	0	0.0%	24.5	2.9400
1997	106,323	0	0.0%	106,323	0	0.0%	23.5	2.8134
1998	142,975	0	0.0%	142,975	0	0.0%	22.5	2.6923
1999	144,824	2,800	1.9%	144,824	2,800	1.9%	21.5	2.5763
2000	153,395	0	0.0%	153,395	0	0.0%	20.5	2.4654
2001	149,015	3,034	2.0%	149,015	3,034	2.0%	19.5	2.3592
2002	148,925	0	0.0%	148,925	0	0.0%	18.5	2.2576
2003	136,930	0	0.0%	136,930	0	0.0%	17.5	2.1604
2004	135,961	30,375	22.3%	135,961	30,375	22.3%	16.5	2.0674
2005	140,384	110,942	79.0%	140,384	110,942	79.0%	15.5	1.9783
2006	127,240	101,885	80.1%	127,240	101,885	80.1%	14.5	1.8932
2007	118,240	0	0.0%	118,240	0	0.0%	13.5	1.8116
2008	107,100	0	0.0%	107,100	0	0.0%	12.5	1.7336
2009	125,337	0	0.0%	125,337	0	0.0%	11.5	1.6590
2010	123,759	25,753	20.8%	123,759	25,753	20.8%	10.5	1.5875
2011	119,028	395,295	332.1%	119,028	395,295	332.1%	9.5	1.5192
2012	112,618	870,857	773.3%	112,618	870,857	773.3%	8.5	1.4537
2013	110,388	653	0.6%	110,388	653	0.6%	7.5	1.3911
2014	118,991	127,871	107.5%	118,991	127,871	107.5%	6.5	1.3312
2015	110,782	333,484	301.0%	110,782	333,484	301.0%	5.5	1.2739
2016	105,576	0	0.0%	105,576	0	0.0%	4.5	1.2191
2017	86,580	0	0.0%	86,580	0	0.0%	3.5	1.1666
2018	91,450	75,696	82.8%	91,450	75,696	82.8%	2.5	1.1163
2019	79,990	479,428	599.4%	79,990	479,428	599.4%	1.5	1.0683
2020	92,857	105,661	113.8%	92,857	105,661	113.8%	0.5	1.0223
2021	78,421	186,086	237.3%	78,421	186,086	237.3%	-0.5	0.9782
2022	67,552	183,837	272.1%	73,678	179,278	243.3%	-1.5	0.9361
2023	58,302	184,038	315.7%	72,272	177,203	245.2%	-2.5	0.8958
2024	50,324	184,670	367.0%	71,000	175,830	247.6%	-3.5	0.8572
2025	43,382	185,854	428.4%	68,952	175,364	254.3%	-4.5	0.8203
2026	37,315	187,682	503.0%	59,309	177,089	298.6%	-5.5	0.7850
2027	31,996	186,463	582.8%	50,856	175,939	346.0%	-6.5	0.7512
2028	27,367	182,908	668.3%	43,499	172,585	396.8%	-7.5	0.7188
2029	23,328	179,712	770.4%	37,079	169,569	457.3%	-8.5	0.6879
2030	19,800	175,366	885.7%	31,470	165,468	525.8%	-9.5	0.6583
2031	16,709	168,979	1011.3%	26,558	159,442	600.3%	-10.5	0.6299
2032	14,008	159,444	1138.3%	22,264	150,445	675.7%	-11.5	0.6028
2033	11,663	147,138	1261.6%	18,537	138,833	748.9%	-12.5	0.5768
2034	9,633	133,795	1388.9%	15,312	126,243	824.5%	-13.5	0.5520
2035	7,894	119,200	1510.1%	12,546	112,472	896.5%	-14.5	0.5282
2036	6,405	106,156	1657.4%	10,180	100,165	983.9%	-15.5	0.5055
2037	5,144	91,426	1777.4%	8,176	86,265	1055.1%	-16.5	0.4837
2038	4,089	76,847	1879.4%	6,499	72,510	1115.7%	-17.5	0.4629
2039	3,215	64,522	2006.9%	5,110	60,881	1191.4%	-18.5	0.4429
2040	2,496	53,191	2130.6%	3,968	50,189	1264.8%	-19.5	0.4239
2041	1,916	42,887	2238.5%	3,045	40,466	1328.9%	-20.5	0.4056
2042	1,452	34,196	2355.5%	2,307	32,266	1398.3%	-21.5	0.3882
2043	1,085	26,939	2484.0%	1,724	25,418	1474.6%	-22.5	0.3714
2044	799	20,732	2596.0%	1,269	19,562	1541.1%	-23.5	0.3554
2045	579	15,513	2677.9%	921	14,637	1589.7%	-24.5	0.3401
2046	414	11,374	2747.5%	658	10,732	1631.0%	-25.5	0.3255
2047	291	8,201	2816.5%	463	7,739	1672.0%	-26.5	0.3115
2048	201	5,778	2869.2%	320	5,452	1703.3%	-27.5	0.2981
2049	137	3,985	2917.8%	217	3,760	1732.2%	-28.5	0.2852
2050	91	2,690	2954.0%	145	2,538	1753.6%	-29.5	0.2729
2051	60	1,778	2983.8%	95	1,677	1771.3%	-30.5	0.2612
2052	38	1,147	3005.0%	61	1,082	1783.9%	-31.5	0.2499
2053	24	719	3019.5%	38	678	1792.5%	-32.5	0.2392
2054	14	437	3059.7%	23	413	1816.4%	-33.5	0.2289
2055	9	254	2960.4%	14	240	1757.4%	-34.5	0.2190
2056	5	143	2965.0%	8	135	1760.1%	-35.5	0.2096
2057	3	77	2777.3%	4	73	1648.7%	-36.5	0.2006
2058	2	42	2751.9%	2	40	1633.6%	-37.5	0.1919
2059	1	19	2569.3%	1	18	1525.2%	-38.5	0.1837
2060	0	6	2105.0%	0	5	1249.6%	-39.5	0.1758
Past	2,909,730	2,663,734	91.5%	2,909,730	2,663,734	91.5%		
Future	526,161	3,134,233	595.7%	727,003	2,978,788	409.7%		
Lifetime	3,435,891	5,797,966	168.7%	3,636,733	5,642,522	155.2%		
Interest Factor								
Past w/ int	5,394,642	3,697,569	68.5%	5,394,642	3,697,569	68.5%		
Future w/ int	420,876	2,160,807	513.4%	566,226	2,059,107	363.7%		
Lifetime w/ int	5,815,518	5,858,376	100.7%	5,960,868	5,756,677	96.6%		

\* Proposed rate increase: 4 Phases of 15.0%, 15.0%, 15.0%, and 13.6%; projection includes 3% shock lapse rate, 11% benefit reduction, and 2% of adverse selection.

**John Alden Life Insurance Company**  
**Policy Form: J-5762-P**  
**Exhibit H1**  
**Nationwide Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive 100% HHC	120	305,204	10%	14%
Comprehensive 50% HHC	429	910,052	36%	42%
Facility Only	649	939,598	54%	44%
<b>Total</b>	<b>1,198</b>	<b>2,154,855</b>	<b>100%</b>	<b>100%</b>
<b>COLA Options</b>				
No COLA	494	729,341	41%	34%
Compound COLA 5%	684	1,398,200	57%	65%
Simple COLA 5%	20	27,314	2%	1%
<b>Total</b>	<b>1,198</b>	<b>2,154,855</b>	<b>100%</b>	<b>100%</b>
<b>Nonforfeiture Options</b>				
None	809	1,289,108	68%	60%
Full ROP	323	722,356	27%	34%
Limited ROP	66	143,391	6%	7%
<b>Total</b>	<b>1,198</b>	<b>2,154,855</b>	<b>100%</b>	<b>100%</b>
<b>Joint/Single Life</b>				
Joint	327	724,295	27%	34%
Single	871	1,430,560	73%	66%
<b>Total</b>	<b>1,198</b>	<b>2,154,855</b>	<b>100%</b>	<b>100%</b>
<b>Billing Mode</b>				
Annual	682	1,241,486	57%	58%
Semi-Annual	61	113,507	5%	5%
Quarterly	126	234,099	11%	11%
Monthly	329	565,762	27%	26%
<b>Total</b>	<b>1,198</b>	<b>2,154,855</b>	<b>100%</b>	<b>100%</b>
<b>Elimination Period</b>				
0 Day	277	524,302	23%	24%
30 Days	9	18,859	1%	1%
90 Days	798	1,405,319	67%	65%
180 Days	114	206,375	10%	10%
<b>Total</b>	<b>1,198</b>	<b>2,154,855</b>	<b>100%</b>	<b>100%</b>
<b>Benefit Period (NH/HH)</b>				
3 Year / 3 Year	198	289,689	17%	13%
Lifetime / Lifetime	1,000	1,865,166	83%	87%
<b>Total</b>	<b>1,198</b>	<b>2,154,855</b>	<b>100%</b>	<b>100%</b>
<b>Issue Age Cohort</b>				
20-29	1	928	0%	0%
30-39	2	1,081	0%	0%
40-49	73	82,340	6%	4%
50-59	371	533,262	31%	25%
60-69	689	1,367,949	58%	63%
70-79	62	169,294	5%	8%
<b>Total</b>	<b>1,198</b>	<b>2,154,855</b>	<b>100%</b>	<b>100%</b>

**John Alden Life Insurance Company**  
**Policy Form: J-5875-P**  
**Exhibit H2**  
**Nationwide Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive w/ Reimbursement HHC	1,002	2,205,768	32%	34%
Comprehensive w/ Indemnity HHC	1,097	2,536,171	35%	40%
Facility Only with ALF	360	658,856	12%	10%
Facility Only	642	994,194	21%	16%
<b>Total</b>	<b>3,101</b>	<b>6,394,988</b>	<b>100%</b>	<b>100%</b>
<b>COLA Options</b>				
No COLA	781	1,230,728	25%	19%
Compound COLA 5%	1,199	2,681,621	39%	42%
Simple COLA 5%	1,121	2,482,639	36%	39%
<b>Total</b>	<b>3,101</b>	<b>6,394,988</b>	<b>100%</b>	<b>100%</b>
<b>Nonforfeiture Options</b>				
None	2,728	5,398,597	88%	84%
Full ROP	257	697,036	8%	11%
SBP NFO	3	11,847	0%	0%
Limited ROP	113	287,509	4%	4%
<b>Total</b>	<b>3,101</b>	<b>6,394,988</b>	<b>100%</b>	<b>100%</b>
<b>Joint/Single Life</b>				
Joint	1,209	2,973,267	39%	46%
Single	1,892	3,421,721	61%	54%
<b>Total</b>	<b>3,101</b>	<b>6,394,988</b>	<b>100%</b>	<b>100%</b>
<b>Billing Mode</b>				
Annual	1,598	3,247,843	52%	51%
Semi-Annual	165	344,415	5%	5%
Quarterly	321	675,628	10%	11%
Monthly	1,017	2,127,102	33%	33%
<b>Total</b>	<b>3,101</b>	<b>6,394,988</b>	<b>100%</b>	<b>100%</b>
<b>Elimination Period</b>				
0 Day	162	345,138	5%	5%
30 Days	485	1,053,912	16%	16%
90 Days	2,303	4,690,425	74%	73%
180 Days	151	305,513	5%	5%
<b>Total</b>	<b>3,101</b>	<b>6,394,988</b>	<b>100%</b>	<b>100%</b>
<b>Benefit Period (NH/HH)</b>				
2 Year / 2 Year	53	75,101	2%	1%
3 Year / 2 Year	23	38,427	1%	1%
3 Year / 3 Year	251	460,279	8%	7%
4 Year / 2 Year	58	119,064	2%	2%
4 Year / 3 Year	28	56,684	1%	1%
4 Year / 4 Year	281	531,133	9%	8%
Lifetime / 2 Year	144	334,608	5%	5%
Lifetime / 3 Year	253	565,919	8%	9%
Lifetime / 4 Year	152	338,023	5%	5%
Lifetime / Lifetime	1,858	3,875,751	60%	61%
<b>Total</b>	<b>3,101</b>	<b>6,394,988</b>	<b>100%</b>	<b>100%</b>
<b>Issue Age Cohort</b>				
20-29	1	609	0%	0%
30-39	10	7,364	0%	0%
40-49	185	248,549	6%	4%
50-59	1,158	2,067,769	37%	32%
60-69	1,591	3,578,544	51%	56%
70-79	156	492,154	5%	8%
<b>Total</b>	<b>3,101</b>	<b>6,394,988</b>	<b>100%</b>	<b>100%</b>

**John Alden Life Insurance Company**  
**Policy Form: J-5762-P**  
**Exhibit H3**  
**Maryland Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive 100% HHC	1	2,318	11%	12%
Comprehensive 50% HHC	6	14,680	67%	75%
Facility Only	2	2,588	22%	13%
<b>Total</b>	<b>9</b>	<b>19,586</b>	<b>100%</b>	<b>100%</b>
<b>COLA Options</b>				
No COLA	4	10,031	44%	51%
Compound COLA 5%	5	9,555	56%	49%
Simple COLA 5%	0	0	0%	0%
<b>Total</b>	<b>9</b>	<b>19,586</b>	<b>100%</b>	<b>100%</b>
<b>Nonforfeiture Options</b>				
None	9	19,586	100%	100%
Full ROP	0	0	0%	0%
Limited ROP	0	0	0%	0%
<b>Total</b>	<b>9</b>	<b>19,586</b>	<b>100%</b>	<b>100%</b>
<b>Joint/Single Life</b>				
Joint	3	4,957	33%	25%
Single	6	14,629	67%	75%
<b>Total</b>	<b>9</b>	<b>19,586</b>	<b>100%</b>	<b>100%</b>
<b>Billing Mode</b>				
Annual	2	4,605	22%	24%
Semi-Annual	0	0	0%	0%
Quarterly	2	5,619	22%	29%
Monthly	5	9,362	56%	48%
<b>Total</b>	<b>9</b>	<b>19,586</b>	<b>100%</b>	<b>100%</b>
<b>Elimination Period</b>				
0 Day	2	5,439	22%	28%
30 Days	0	0	0%	0%
90 Days	7	14,147	78%	72%
180 Days	0	0	0%	0%
<b>Total</b>	<b>9</b>	<b>19,586</b>	<b>100%</b>	<b>100%</b>
<b>Benefit Period (NH/HH)</b>				
3 Year / 3 Year	2	3,814	22%	19%
Lifetime / Lifetime	7	15,772	78%	81%
<b>Total</b>	<b>9</b>	<b>19,586</b>	<b>100%</b>	<b>100%</b>
<b>Issue Age Cohort</b>				
20-29	0	0	0%	0%
30-39	0	0	0%	0%
40-49	1	1,528	11%	8%
50-59	3	4,906	33%	25%
60-69	5	13,153	56%	67%
70-79	0	0	0%	0%
<b>Total</b>	<b>9</b>	<b>19,586</b>	<b>100%</b>	<b>100%</b>

**John Alden Life Insurance Company**  
**Policy Form: J-5875-P**  
**Exhibit H4**  
**Maryland Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive w/ Reimbursement HHC	14	37,802	42%	44%
Comprehensive w/ Indemnity HHC	16	42,073	48%	49%
Facility Only with ALF	0	0	0%	0%
Facility Only	3	6,121	9%	7%
<b>Total</b>	<b>33</b>	<b>85,996</b>	<b>100%</b>	<b>100%</b>
<b>COLA Options</b>				
No COLA	5	12,559	15%	15%
Compound COLA 5%	17	42,832	52%	50%
Simple COLA 5%	11	30,605	33%	36%
<b>Total</b>	<b>33</b>	<b>85,996</b>	<b>100%</b>	<b>100%</b>
<b>Nonforfeiture Options</b>				
None	33	85,996	100%	100%
Full ROP	0	0	0%	0%
SBP NFO	0	0	0%	0%
Limited ROP	0	0	0%	0%
<b>Total</b>	<b>33</b>	<b>85,996</b>	<b>100%</b>	<b>100%</b>
<b>Joint/Single Life</b>				
Joint	14	44,009	42%	51%
Single	19	41,987	58%	49%
<b>Total</b>	<b>33</b>	<b>85,996</b>	<b>100%</b>	<b>100%</b>
<b>Billing Mode</b>				
Annual	17	46,255	52%	54%
Semi-Annual	3	6,003	9%	7%
Quarterly	2	3,168	6%	4%
Monthly	11	30,571	33%	36%
<b>Total</b>	<b>33</b>	<b>85,996</b>	<b>100%</b>	<b>100%</b>
<b>Elimination Period</b>				
0 Day	2	6,168	6%	7%
30 Days	12	35,194	36%	41%
90 Days	17	40,047	52%	47%
180 Days	2	4,587	6%	5%
<b>Total</b>	<b>33</b>	<b>85,996</b>	<b>100%</b>	<b>100%</b>
<b>Benefit Period (NH/HH)</b>				
2 Year / 2 Year	2	3,054	6%	4%
3 Year / 2 Year	0	0	0%	0%
3 Year / 3 Year	8	22,976	24%	27%
4 Year / 2 Year	1	3,691	3%	4%
4 Year / 3 Year	1	4,443	3%	5%
4 Year / 4 Year	4	9,067	12%	11%
Lifetime / 2 Year	1	1,208	3%	1%
Lifetime / 3 Year	3	6,833	9%	8%
Lifetime / 4 Year	0	0	0%	0%
Lifetime / Lifetime	13	34,726	39%	40%
<b>Total</b>	<b>33</b>	<b>85,996</b>	<b>100%</b>	<b>100%</b>
<b>Issue Age Cohort</b>				
20-29	0	0	0%	0%
30-39	0	0	0%	0%
40-49	2	1,622	6%	2%
50-59	15	33,471	45%	39%
60-69	14	40,453	42%	47%
70-79	2	10,450	6%	12%
<b>Total</b>	<b>33</b>	<b>85,996</b>	<b>100%</b>	<b>100%</b>