

Lincoln Benefit Life Company

Home Office: 2940 South 84th Street, Lincoln, NE 68506-4142

Company NAIC No. 65595

Administrative Office: Post Office Box 4243

Woodland Hills, California 91365-4243

Actuarial Memorandum

January 2018

Long Term Care Insurance Policy:	Form LB-7000-P-MD(Q)&(NQ)
Shortened Benefit Period Nonforfeiture Rider:	Form LB-7000-R3-MD
Compound Benefit Increase Rider:	Form LB-7000-R4-MD
Simple Benefit Increase Rider:	Form LB-7000-R5-MD
Home & Community Based Care Waiver of Premium Benefit Rider:	Form LB-7000-R6-MD
Weekly Home & Community Based Care Benefit Rider:	Form LB-7000-R7-MD
Home & Community Based Care Indemnity Rider:	Form LB-7000-R8-MD(Q)&(NQ)
Family Caregiver Benefit Rider:	Form LB-7000-R9-MD(Q)&(NQ)

These forms and riders were issued in Maryland from 2004 through 2006. The above policies and riders are no longer being marketed in Maryland.

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1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates, demonstrating that the anticipated loss ratio of these products with those rates meets the minimum requirements in the statutes of Maryland. It may not be suitable for other purposes.

2. Requested Rate Increase

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums.

The base rate increase is 15% for all policies. 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.

Rate increase impact exhibits are in attachment A.

3. Premiums

Premiums are unisex, level and payable as a single premium or for either ten years or life. For each policy form, the premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected. Paid-up policies will not be affected by the proposed rate schedule change. Please note that the actual rates implemented may vary slightly from those in the rate pages due to implementation rounding algorithms.

Please see attachments B1.1-B3 for rates:

B1.1	LB-7000-P-MD(Q) current rates	B2.1	LB-7000-P-MD(NQ) current rates
B1.2	LB-7000-P-MD(Q) proposed rates	B2.2	LB-7000-P-MD(NQ) proposed rates
B3	LB-7000-P-MD(Q) & (NQ) proposed increases		

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4. Description of Benefits

BASE POLICY BENEFITS PER (\$10.00) UNIT OF COVERAGE

- a. Nursing Care Benefit (NC) - \$10.00 per day for Nursing Care, (including skilled, intermediate and custodial care) and Maintenance or Personal Care while confined in a qualified Nursing Care Facility. Benefits paid are deducted from the Benefit Amount for Nursing Care.

- b. Home and Community Based Care (HCBC) - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to \$10.00 per day. Coverage is provided for Home Health Care (services performed through a home care agency or individual home health caregiver including professional nursing care, therapeutic care, services provided by a home health aide, dietician or homemaker services) Adult Day Care, Hospice Care Program and Caregiver Training. The Caregiver Training benefit payable is a maximum lifetime benefit equal to three times the Daily Benefit selected. Benefits paid are deducted from the Benefit Amount for Home and Community Based Care.

- c. Nursing Care Bed Reservation Benefit - \$10.00 per day to reserve a bed in a Nursing Care Facility during a temporary absence from the facility. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the Benefit Amount for Nursing Care.

- d. Respite Care - \$10.00 per day for Nursing Care or actual expenses incurred up to \$10 per day for Home and Community Based Care (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the appropriate Benefit Amount for either Nursing Care or Home and Community Based Care.

- e. Alternative Plan of Care Benefit - Provides medical and nonmedical benefits not specifically described under the policy, agreed upon by the insured, Licensed Health Care Practitioner and the Company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the Home and Community Based Care. The Alternative Plan of Care is not available for providing Home and Community Based Care on policies providing Nursing Care Benefits only.

- f. Personal Care Advisor - accessible through toll-free telephone number, is available to insured to provide

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assistance with any questions about their coverage. Benefit Amounts are not reduced by services received under this benefit.

- g. Care Coordination – After contact with a Personal Care Advisor, if an insured requires additional assistance, a care coordinator who is a Licensed Health Care Practitioner will be provided. Services include assistance in developing a Plan of Care, arranging and monitoring care and assistance with claims documentation. Benefit Amounts are not reduced by services received under this benefit.
- h. Waiver of Premium is provided when benefits become payable in a Nursing Care Facility. The waiting period for Waiver of Premium is the Elimination Period under the policy. Premiums already paid, but not earned will be refunded on a pro-rata basis.

OPTIONAL BENEFITS

Optional riders may include shortened benefit period nonforfeiture, compound/simple benefit increase, weekly home and community based care, waiver of premium, indemnity, and family caregiver benefits.

5. Marketing Method

These policy forms were marketed by individual agents of Lincoln Benefit Life Company.

6. Underwriting Description

These policy forms were fully underwritten 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.

7. Renewability

These policies are guaranteed renewable for life.

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8. Applicability

This filing is applicable to all in force policies issued in Maryland on the above referenced forms. Since these forms and riders are no longer being sold, the rate increase will only apply to in force policies.

9. Actuarial Assumptions

a. Lapse and rate increase impact

Attachment C includes a comparison of original pricing, actual, and best estimate voluntary lapse rates.

Original Pricing: ultimate lapse rate 3.50%

Best Estimate: ultimate lapse rate 0.75%

Rate increase impact assumptions:

- Half of the premium increase is assumed to occur in 2018, and the other half in 2019.
- An extra 3% of the policyholders with a rate increase are assumed to lapse.
- 11% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

b. Mortality

Attachment D1 includes a comparison of original pricing, experience and best estimate mortality.

Original Pricing: 1975-80 Select and Ultimate

Best Estimate: Attained age mortality is 85% of the 1994 Group Annuity Mortality Table for ages 85 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors varied by joint vs. single, shown in attachment D2.

c. Claims

Attachment E1.1 compares best estimate with original pricing ultimate unisex incidence rates. It also

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includes inforce adjustment factors.

Inforce Adjustment Factors are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy.

Attachment E2.1 shows the comparison of actual and expected (original pricing) incidence.

Attachment E1.2 includes the comparison of best estimate and original pricing length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA 1984-2007 LTC Intercompany Study Report and reinsurer's experience.

Attachment E2.2 shows the actual to expected (original pricing) claim termination rate.

Original Pricing Claim Costs for skilled, intermediate aid 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.

Claim costs for Home and Community Based Care are decreasing percentages of Nursing Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are increased by 5% each duration (simple interest rider) or compounded by 5% each duration (compound interest rider) to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

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Joint claim cost factors:

Original Pricing:	170% of the individual claim costs
Best Estimate:	72% of the claim costs of each insured

Underwriting selection factors:

Original Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best Estimate:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

d. Interest

Original Pricing:	6.5%
Best Estimate:	5%
Average Maximum Valuation:	4.5%

e. Expenses

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

10. Issue Age Range

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age range is 18 to 84.

11. Claim Liability and Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016 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, 2016 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 present value of benefit

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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.

12. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

13. Past and Future Policy Experience

Earned premiums and incurred claims for projection years 2017 through 2056 are developed from a projection model representing actual contracts in force as of December 31, 2016. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

Nationwide and statewide historical experience and projections without and with proposed rate increase are shown as follows:

Nationwide:	Attachment F
Maryland:	Attachment G

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at the average maximum valuation interest rate of 4.5%.

14. History of Previous Rate Revisions

A 15% rate increase was approved for this policy form on March 2, 2016.

15. Analysis Performed

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

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As part of the inforce management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for mortality, claim incidence, and claim length of stay. A study of actual voluntary lapse rates is also performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with pricing expected assumptions. Attachments H1 and H2 compare historical and projected (based on best estimate assumptions) lifetime cumulative loss ratios with pricing expected cumulative loss ratios.

Nationwide historical and projected lifetime cumulative loss ratio compared with pricing expected cumulative loss ratio:

All Pay Types: Attachment H1

Maryland historical and projected lifetime cumulative loss ratio compared with pricing expected cumulative loss ratio:

All Pay Types: Attachment H2

In order to analyze the change in expectation from the original pricing assumptions, the cumulative loss ratios are discounted back to duration 1 in exhibits H1 and H2. The actual/best estimate cumulative loss ratio is discounted by 4.5% (average maximum valuation assumption) and the pricing expected cumulative loss ratio is discounted by 6.5% (original pricing assumption).

Because of the low termination rates, a significantly greater risk exposure is expected in the later durations, which is reflected in the nationwide lifetime 145% actual to expected cumulative loss ratio in exhibit H1.

16. Loss Ratio Requirement Compliance Demonstration

Historical and projected experience using current best estimates are shown in the following exhibits:

Attachment F: Nationwide

Attachment G: Maryland

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In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio requirements, both with and without the requested rate increase.

Attachment J provides a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

- a. Accumulated value of the initial earned premium times 58%,
- b. 85% of the accumulated value of prior premium rate schedule increases,
- c. Present value of future projected initial earned premiums times 58%, and
- d. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

Present and accumulated values in the lifetime projections in Attachment J are determined at 4.5%, the maximum valuation interest rate for contract reserves applicable to long-term care business issued in the years in which the applicable business of this filing were issued.

17. Proposed Effective Date

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

18. Nationwide Distribution of Business (Based on Policy Count and Premium)

As of December 31, 2016, the number of policies in force that will be affected by this increase, by policy form and in aggregate is shown in the following attachments:

Nationwide distribution:	Attachment I1
Maryland distribution:	Attachment I2

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19. Actuarial Certification

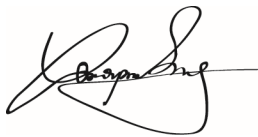
I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the State of Maryland and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, a reinsurer of the business. 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 state where it is filed;
- Policy design, underwriting, and claims adjudication practices have been taken into consideration;
- the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement; 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 states.



Xiaoyan Song, FSA, MAAA, FLMI, LTCP
Consulting Actuary

**Lincoln Benefit Life Company
Policy Form: LB-7000-P**

**Attachment A
Rate Increase Impact Exhibit**

Maryland	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	5	10	60	75
Current Premium	\$8,927	\$23,168	\$199,659	\$231,754
Current Average Premium	\$1,785	\$2,317	\$3,328	\$3,090
New Premium	\$10,266	\$26,643	\$229,608	\$266,517
New Average Premium	\$2,053	\$2,664	\$3,827	\$3,554
Average Rate Increase	15.00%	15.00%	15.00%	15.00%

Nationwide	Cost of Living Adjustment			Total
	None	Simple	Compound	
Number of Policies	874	857	4,288	6,019
Current Premium	\$1,908,174	\$2,136,300	\$12,264,624	\$16,309,098
Current Average Premium	\$2,183	\$2,493	\$2,860	\$2,710
New Premium	\$2,194,400	\$2,456,745	\$14,104,318	\$18,755,462
New Average Premium	\$2,511	\$2,867	\$3,289	\$3,116
Average Rate Increase	15.00%	15.00%	15.00%	15.00%

Lincoln Benefit Life Company
Policy Form: LB-7000-P-MD(Q)

Attachment B1.1
Premium Rates Before Proposed Increase
Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10		CBI	SBI	SBP	Ten Pay	Limited Pay		HCBC WP	Weekly HCBC	HCBC IB	FCB
	NC	COMP					CIP	SIP				
40	35.88	44.85	3.00	2.18	1.243	2.75	3.50	2.39	1.15	1.10	1.12	2.00
41	36.98	46.23	2.95	2.16	1.249	2.72	3.45	2.36	1.15	1.10	1.12	2.00
42	38.08	47.61	2.90	2.14	1.254	2.69	3.40	2.33	1.15	1.10	1.12	2.00
43	39.19	48.99	2.85	2.12	1.260	2.66	3.35	2.30	1.15	1.10	1.12	2.00
44	40.29	50.37	2.80	2.10	1.265	2.63	3.30	2.27	1.15	1.10	1.12	2.00
45	41.40	51.75	2.75	2.08	1.271	2.60	3.25	2.24	1.15	1.10	1.12	2.00
46	43.60	54.51	2.70	2.06	1.276	2.56	3.20	2.21	1.15	1.10	1.12	2.00
47	45.81	57.27	2.65	2.04	1.282	2.52	3.15	2.18	1.15	1.10	1.12	2.00
48	48.02	60.03	2.60	2.02	1.287	2.48	3.10	2.15	1.15	1.10	1.12	2.00
49	50.23	62.79	2.55	2.00	1.293	2.44	3.05	2.12	1.15	1.10	1.12	2.00
50	52.44	65.55	2.50	1.98	1.298	2.40	3.00	2.09	1.15	1.10	1.12	2.00
51	55.75	69.69	2.45	1.96	1.304	2.36	2.95	2.06	1.15	1.10	1.12	2.00
52	59.06	73.83	2.40	1.94	1.309	2.32	2.90	2.03	1.15	1.10	1.12	2.00
53	62.37	77.97	2.35	1.92	1.315	2.28	2.85	2.00	1.15	1.10	1.12	2.00
54	65.68	82.11	2.30	1.90	1.320	2.24	2.80	1.97	1.15	1.10	1.12	2.00
55	69.00	86.25	2.25	1.88	1.326	2.20	2.75	1.94	1.15	1.10	1.12	2.00
56	73.41	91.77	2.20	1.86	1.331	2.15	2.70	1.91	1.15	1.10	1.12	2.00
57	77.83	97.29	2.15	1.84	1.337	2.10	2.65	1.88	1.15	1.10	1.12	2.00
58	82.24	102.81	2.10	1.82	1.342	2.05	2.60	1.86	1.15	1.10	1.12	2.00
59	86.66	108.33	2.05	1.80	1.348	2.00	2.55	1.84	1.15	1.10	1.12	2.00
60	91.08	113.85	2.00	1.78	1.353	1.95	2.50	1.82	1.15	1.10	1.12	2.00
61	102.12	127.65	1.96	1.76	1.359	1.91	2.40	1.80	1.15	1.10	1.12	2.00
62	113.16	141.45	1.92	1.74	1.364	1.87	2.30	1.78	1.15	1.10	1.12	2.00
63	124.20	155.25	1.88	1.72	1.370	1.83	2.20	1.76	1.15	1.10	1.12	2.00
64	135.24	169.05	1.84	1.70	1.375	1.79	2.10	1.74	1.15	1.10	1.12	2.00
65	146.28	182.85	1.80	1.68	1.386	1.75	2.00	1.72	1.15	1.10	1.12	2.00
66	166.15	207.69	1.78	1.66	1.397	1.71	1.96	1.70	1.15	1.10	1.12	2.00
67	186.02	232.53	1.76	1.64	1.408	1.67	1.92	1.68	1.15	1.10	1.12	2.00
68	205.89	257.37	1.74	1.62	1.419	1.63	1.88	1.66	1.15	1.10	1.12	2.00
69	225.76	282.21	1.72	1.60	1.430	1.59	1.84	1.64	1.15	1.10	1.12	2.00
70	245.64	307.05	1.70	1.58	1.441	1.55	1.80	1.62	1.15	1.10	1.12	2.00
71	270.48	338.10	1.68	1.56	1.452	1.51	1.77	1.60	1.15	1.10	1.12	2.00
72	295.32	369.15	1.66	1.54	1.463	1.47	1.74	1.58	1.15	1.10	1.12	2.00
73	320.16	400.20	1.64	1.52	1.474	1.43	1.71	1.56	1.15	1.10	1.12	2.00
74	345.00	431.25	1.62	1.50	1.485	1.39	1.68	1.54	1.15	1.10	1.12	2.00
75	369.84	462.30	1.60	1.48	1.491	1.35	1.65	1.52	1.15	1.10	1.12	2.00
76	425.04	531.30	1.57	1.46	1.496	1.33	1.62	1.50	1.15	1.10	1.12	2.00
77	480.24	600.30	1.54	1.44	1.502	1.31	1.59	1.48	1.15	1.10	1.12	2.00
78	535.44	669.30	1.51	1.42	1.507	1.29	1.56	1.46	1.15	1.10	1.12	2.00
79	590.64	738.30	1.48	1.40	1.513	1.27	1.53	1.44	1.15	1.10	1.12	2.00
80	645.84	807.30	1.45	1.38	1.518	1.25	1.50	1.42	1.15	1.10	1.12	2.00
81	701.04	876.30	1.42	1.36	1.524	1.23	1.47	1.40	1.15	1.10	1.12	2.00
82	756.24	945.30	1.39	1.34	1.529	1.21	1.44	1.38	1.15	1.10	1.12	2.00
83	811.44	1,014.30	1.36	1.32	1.535	1.19	1.41	1.36	1.15	1.10	1.12	2.00
84	866.64	1,083.30	1.33	1.30	1.540	1.17	1.38	1.34	1.15	1.10	1.12	2.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P-MD(Q)

Attachment B1.2
Premium Rates After Proposed Increase
Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10		CBI	SBI	SBP	Ten Pay	Limited Pay		HCBC WP	Weekly HCBC	HCBC IB	FCB
	NC	COMP					CIP	SIP				
40	41.26	51.57	3.00	2.18	1.243	2.75	3.50	2.39	1.15	1.10	1.12	2.00
41	42.52	53.16	2.95	2.16	1.249	2.72	3.45	2.36	1.15	1.10	1.12	2.00
42	43.79	54.75	2.90	2.14	1.254	2.69	3.40	2.33	1.15	1.10	1.12	2.00
43	45.06	56.33	2.85	2.12	1.260	2.66	3.35	2.30	1.15	1.10	1.12	2.00
44	46.33	57.92	2.80	2.10	1.265	2.63	3.30	2.27	1.15	1.10	1.12	2.00
45	47.61	59.51	2.75	2.08	1.271	2.60	3.25	2.24	1.15	1.10	1.12	2.00
46	50.14	62.68	2.70	2.06	1.276	2.56	3.20	2.21	1.15	1.10	1.12	2.00
47	52.68	65.86	2.65	2.04	1.282	2.52	3.15	2.18	1.15	1.10	1.12	2.00
48	55.22	69.03	2.60	2.02	1.287	2.48	3.10	2.15	1.15	1.10	1.12	2.00
49	57.76	72.20	2.55	2.00	1.293	2.44	3.05	2.12	1.15	1.10	1.12	2.00
50	60.30	75.38	2.50	1.98	1.298	2.40	3.00	2.09	1.15	1.10	1.12	2.00
51	64.11	80.14	2.45	1.96	1.304	2.36	2.95	2.06	1.15	1.10	1.12	2.00
52	67.91	84.90	2.40	1.94	1.309	2.32	2.90	2.03	1.15	1.10	1.12	2.00
53	71.72	89.66	2.35	1.92	1.315	2.28	2.85	2.00	1.15	1.10	1.12	2.00
54	75.53	94.42	2.30	1.90	1.320	2.24	2.80	1.97	1.15	1.10	1.12	2.00
55	79.35	99.18	2.25	1.88	1.326	2.20	2.75	1.94	1.15	1.10	1.12	2.00
56	84.42	105.53	2.20	1.86	1.331	2.15	2.70	1.91	1.15	1.10	1.12	2.00
57	89.50	111.88	2.15	1.84	1.337	2.10	2.65	1.88	1.15	1.10	1.12	2.00
58	94.57	118.23	2.10	1.82	1.342	2.05	2.60	1.86	1.15	1.10	1.12	2.00
59	99.65	124.57	2.05	1.80	1.348	2.00	2.55	1.84	1.15	1.10	1.12	2.00
60	104.74	130.92	2.00	1.78	1.353	1.95	2.50	1.82	1.15	1.10	1.12	2.00
61	117.43	146.79	1.96	1.76	1.359	1.91	2.40	1.80	1.15	1.10	1.12	2.00
62	130.13	162.66	1.92	1.74	1.364	1.87	2.30	1.78	1.15	1.10	1.12	2.00
63	142.83	178.53	1.88	1.72	1.370	1.83	2.20	1.76	1.15	1.10	1.12	2.00
64	155.52	194.40	1.84	1.70	1.375	1.79	2.10	1.74	1.15	1.10	1.12	2.00
65	168.22	210.27	1.80	1.68	1.386	1.75	2.00	1.72	1.15	1.10	1.12	2.00
66	191.07	238.84	1.78	1.66	1.397	1.71	1.96	1.70	1.15	1.10	1.12	2.00
67	213.92	267.40	1.76	1.64	1.408	1.67	1.92	1.68	1.15	1.10	1.12	2.00
68	236.77	295.97	1.74	1.62	1.419	1.63	1.88	1.66	1.15	1.10	1.12	2.00
69	259.62	324.54	1.72	1.60	1.430	1.59	1.84	1.64	1.15	1.10	1.12	2.00
70	282.48	353.10	1.70	1.58	1.441	1.55	1.80	1.62	1.15	1.10	1.12	2.00
71	311.05	388.81	1.68	1.56	1.452	1.51	1.77	1.60	1.15	1.10	1.12	2.00
72	339.61	424.52	1.66	1.54	1.463	1.47	1.74	1.58	1.15	1.10	1.12	2.00
73	368.18	460.23	1.64	1.52	1.474	1.43	1.71	1.56	1.15	1.10	1.12	2.00
74	396.75	495.93	1.62	1.50	1.485	1.39	1.68	1.54	1.15	1.10	1.12	2.00
75	425.31	531.64	1.60	1.48	1.491	1.35	1.65	1.52	1.15	1.10	1.12	2.00
76	488.79	610.99	1.57	1.46	1.496	1.33	1.62	1.50	1.15	1.10	1.12	2.00
77	552.27	690.34	1.54	1.44	1.502	1.31	1.59	1.48	1.15	1.10	1.12	2.00
78	615.75	769.69	1.51	1.42	1.507	1.29	1.56	1.46	1.15	1.10	1.12	2.00
79	679.23	849.04	1.48	1.40	1.513	1.27	1.53	1.44	1.15	1.10	1.12	2.00
80	742.71	928.39	1.45	1.38	1.518	1.25	1.50	1.42	1.15	1.10	1.12	2.00
81	806.19	1,007.74	1.42	1.36	1.524	1.23	1.47	1.40	1.15	1.10	1.12	2.00
82	869.67	1,087.09	1.39	1.34	1.529	1.21	1.44	1.38	1.15	1.10	1.12	2.00
83	933.15	1,166.44	1.36	1.32	1.535	1.19	1.41	1.36	1.15	1.10	1.12	2.00
84	996.63	1,245.79	1.33	1.30	1.540	1.17	1.38	1.34	1.15	1.10	1.12	2.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P-MD(NQ)

Attachment B2.1
Premium Rates Before Proposed Increase
Non-Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10		CBI	SBI	SBP	Ten Pay	Single Pay		Limited Pay		HCBC WP	Weekly HCBC	HCBC IB	FCB
	NC	COMP					No NF	with NF	CIP	SIP				
40	38.38	47.98	3.00	2.18	1.243	2.75	24.75	36.333	3.50	2.39	1.15	1.10	1.12	2.00
41	39.57	49.46	2.95	2.16	1.249	2.72	24.30	35.988	3.45	2.36	1.15	1.10	1.12	2.00
42	40.75	50.94	2.90	2.14	1.254	2.69	23.85	35.632	3.40	2.33	1.15	1.10	1.12	2.00
43	41.94	52.41	2.85	2.12	1.260	2.66	23.40	35.264	3.35	2.30	1.15	1.10	1.12	2.00
44	43.11	53.90	2.80	2.10	1.265	2.63	22.95	34.884	3.30	2.27	1.15	1.10	1.12	2.00
45	44.29	55.37	2.75	2.08	1.271	2.60	22.50	34.493	3.25	2.24	1.15	1.10	1.12	2.00
46	46.65	58.32	2.70	2.06	1.276	2.56	22.05	34.089	3.20	2.21	1.15	1.10	1.12	2.00
47	49.02	61.28	2.65	2.04	1.282	2.52	21.60	33.674	3.15	2.18	1.15	1.10	1.12	2.00
48	51.38	64.22	2.60	2.02	1.287	2.48	21.15	33.248	3.10	2.15	1.15	1.10	1.12	2.00
49	53.75	67.18	2.55	2.00	1.293	2.44	20.70	32.810	3.05	2.12	1.15	1.10	1.12	2.00
50	56.10	70.13	2.50	1.98	1.298	2.40	20.25	32.360	3.00	2.09	1.15	1.10	1.12	2.00
51	59.65	74.56	2.45	1.96	1.304	2.36	19.89	32.043	2.95	2.06	1.15	1.10	1.12	2.00
52	63.20	78.99	2.40	1.94	1.309	2.32	19.53	31.717	2.90	2.03	1.15	1.10	1.12	2.00
53	66.74	83.43	2.35	1.92	1.315	2.28	19.17	31.381	2.85	2.00	1.15	1.10	1.12	2.00
54	70.28	87.86	2.30	1.90	1.320	2.24	18.81	31.037	2.80	1.97	1.15	1.10	1.12	2.00
55	73.83	92.28	2.25	1.88	1.326	2.20	18.45	30.922	2.75	1.94	1.15	1.10	1.12	2.00
56	78.55	98.19	2.20	1.86	1.331	2.15	18.09	30.789	2.70	1.91	1.15	1.10	1.12	2.00
57	83.28	104.09	2.15	1.84	1.337	2.10	17.73	30.637	2.65	1.88	1.15	1.10	1.12	2.00
58	88.00	110.00	2.10	1.82	1.342	2.05	17.37	30.467	2.60	1.86	1.15	1.10	1.12	2.00
59	92.73	115.90	2.05	1.80	1.348	2.00	17.01	30.278	2.55	1.84	1.15	1.10	1.12	2.00
60	97.45	121.81	2.00	1.78	1.353	1.95	16.65	30.070	2.50	1.82	1.15	1.10	1.12	2.00
61	109.27	136.58	1.96	1.76	1.359	1.91	16.29	29.843	2.40	1.80	1.15	1.10	1.12	2.00
62	121.08	151.35	1.92	1.74	1.364	1.87	15.93	29.598	2.30	1.78	1.15	1.10	1.12	2.00
63	132.89	166.11	1.88	1.72	1.370	1.83	15.57	29.334	2.20	1.76	1.15	1.10	1.12	2.00
64	144.70	180.88	1.84	1.70	1.375	1.79	15.21	29.051	2.10	1.74	1.15	1.10	1.12	2.00
65	156.51	195.64	1.80	1.68	1.386	1.75	14.85	28.557	2.00	1.72	1.15	1.10	1.12	2.00
66	177.77	222.22	1.78	1.66	1.397	1.71	14.49	28.053	1.96	1.70	1.15	1.10	1.12	2.00
67	199.04	248.80	1.76	1.64	1.408	1.67	14.13	27.539	1.92	1.68	1.15	1.10	1.12	2.00
68	220.30	275.39	1.74	1.62	1.419	1.63	13.77	27.017	1.88	1.66	1.15	1.10	1.12	2.00
69	241.56	301.96	1.72	1.60	1.430	1.59	13.41	26.485	1.84	1.64	1.15	1.10	1.12	2.00
70	262.83	328.54	1.70	1.58	1.441	1.55	13.05	25.943	1.80	1.62	1.15	1.10	1.12	2.00
71	289.40	361.76	1.68	1.56	1.452	1.51	12.87	25.753	1.77	1.60	1.15	1.10	1.12	2.00
72	315.99	394.99	1.66	1.54	1.463	1.47	12.69	25.558	1.74	1.58	1.15	1.10	1.12	2.00
73	342.57	428.21	1.64	1.52	1.474	1.43	12.51	25.358	1.71	1.56	1.15	1.10	1.12	2.00
74	369.15	461.43	1.62	1.50	1.485	1.39	12.33	25.153	1.68	1.54	1.15	1.10	1.12	2.00
75	395.72	494.66	1.60	1.48	1.491	1.35	12.15	24.944	1.65	1.52	1.15	1.10	1.12	2.00
76	454.79	568.49	1.57	1.46	1.496	1.33	11.97	24.730	1.62	1.50	1.15	1.10	1.12	2.00
77	513.85	642.32	1.54	1.44	1.502	1.31	11.79	24.511	1.59	1.48	1.15	1.10	1.12	2.00
78	572.91	716.15	1.51	1.42	1.507	1.29	11.61	24.288	1.56	1.46	1.15	1.10	1.12	2.00
79	631.98	789.98	1.48	1.40	1.513	1.27	11.43	24.060	1.53	1.44	1.15	1.10	1.12	2.00
80	691.04	863.81	1.45	1.38	1.518	1.25	11.25	23.828	1.50	1.42	1.15	1.10	1.12	2.00
81	750.11	937.64	1.42	1.36	1.524	1.23	11.07	23.590	1.47	1.40	1.15	1.10	1.12	2.00
82	809.17	1,011.47	1.39	1.34	1.529	1.21	10.89	23.348	1.44	1.38	1.15	1.10	1.12	2.00
83	868.23	1,085.30	1.36	1.32	1.535	1.19	10.71	23.101	1.41	1.36	1.15	1.10	1.12	2.00
84	927.30	1,159.13	1.33	1.30	1.540	1.17	10.53	22.850	1.38	1.34	1.15	1.10	1.12	2.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P-MD(NQ)

Attachment B2.2
Premium Rates After Proposed Increase
Non-Qualified / Preferred / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	\$10					Ten Pay	Single Pay		Limited Pay		HCBC WP	Weekly HCBC	HCBC IB	FCB
	NC	COMP	CBI	SBI	SBP		No NF	with NF	CIP	SIP				
40	44.13	55.17	3.00	2.18	1.243	2.75	24.75	36.333	3.50	2.39	1.15	1.10	1.12	2.00
41	45.50	56.87	2.95	2.16	1.249	2.72	24.30	35.988	3.45	2.36	1.15	1.10	1.12	2.00
42	46.86	58.58	2.90	2.14	1.254	2.69	23.85	35.632	3.40	2.33	1.15	1.10	1.12	2.00
43	48.23	60.27	2.85	2.12	1.260	2.66	23.40	35.264	3.35	2.30	1.15	1.10	1.12	2.00
44	49.57	61.98	2.80	2.10	1.265	2.63	22.95	34.884	3.30	2.27	1.15	1.10	1.12	2.00
45	50.93	63.67	2.75	2.08	1.271	2.60	22.50	34.493	3.25	2.24	1.15	1.10	1.12	2.00
46	53.64	67.06	2.70	2.06	1.276	2.56	22.05	34.089	3.20	2.21	1.15	1.10	1.12	2.00
47	56.37	70.47	2.65	2.04	1.282	2.52	21.60	33.674	3.15	2.18	1.15	1.10	1.12	2.00
48	59.08	73.85	2.60	2.02	1.287	2.48	21.15	33.248	3.10	2.15	1.15	1.10	1.12	2.00
49	61.81	77.25	2.55	2.00	1.293	2.44	20.70	32.810	3.05	2.12	1.15	1.10	1.12	2.00
50	64.51	80.64	2.50	1.98	1.298	2.40	20.25	32.360	3.00	2.09	1.15	1.10	1.12	2.00
51	68.59	85.74	2.45	1.96	1.304	2.36	19.89	32.043	2.95	2.06	1.15	1.10	1.12	2.00
52	72.68	90.83	2.40	1.94	1.309	2.32	19.53	31.717	2.90	2.03	1.15	1.10	1.12	2.00
53	76.75	95.94	2.35	1.92	1.315	2.28	19.17	31.381	2.85	2.00	1.15	1.10	1.12	2.00
54	80.82	101.03	2.30	1.90	1.320	2.24	18.81	31.037	2.80	1.97	1.15	1.10	1.12	2.00
55	84.90	106.12	2.25	1.88	1.326	2.20	18.45	30.922	2.75	1.94	1.15	1.10	1.12	2.00
56	90.33	112.91	2.20	1.86	1.331	2.15	18.09	30.789	2.70	1.91	1.15	1.10	1.12	2.00
57	95.77	119.70	2.15	1.84	1.337	2.10	17.73	30.637	2.65	1.88	1.15	1.10	1.12	2.00
58	101.20	126.50	2.10	1.82	1.342	2.05	17.37	30.467	2.60	1.86	1.15	1.10	1.12	2.00
59	106.63	133.28	2.05	1.80	1.348	2.00	17.01	30.278	2.55	1.84	1.15	1.10	1.12	2.00
60	112.06	140.08	2.00	1.78	1.353	1.95	16.65	30.070	2.50	1.82	1.15	1.10	1.12	2.00
61	125.66	157.06	1.96	1.76	1.359	1.91	16.29	29.843	2.40	1.80	1.15	1.10	1.12	2.00
62	139.24	174.05	1.92	1.74	1.364	1.87	15.93	29.598	2.30	1.78	1.15	1.10	1.12	2.00
63	152.82	191.02	1.88	1.72	1.370	1.83	15.57	29.334	2.20	1.76	1.15	1.10	1.12	2.00
64	166.40	208.01	1.84	1.70	1.375	1.79	15.21	29.051	2.10	1.74	1.15	1.10	1.12	2.00
65	179.98	224.98	1.80	1.68	1.386	1.75	14.85	28.557	2.00	1.72	1.15	1.10	1.12	2.00
66	204.43	255.55	1.78	1.66	1.397	1.71	14.49	28.053	1.96	1.70	1.15	1.10	1.12	2.00
67	228.89	286.12	1.76	1.64	1.408	1.67	14.13	27.539	1.92	1.68	1.15	1.10	1.12	2.00
68	253.34	316.69	1.74	1.62	1.419	1.63	13.77	27.017	1.88	1.66	1.15	1.10	1.12	2.00
69	277.79	347.25	1.72	1.60	1.430	1.59	13.41	26.485	1.84	1.64	1.15	1.10	1.12	2.00
70	302.25	377.82	1.70	1.58	1.441	1.55	13.05	25.943	1.80	1.62	1.15	1.10	1.12	2.00
71	332.81	416.02	1.68	1.56	1.452	1.51	12.87	25.753	1.77	1.60	1.15	1.10	1.12	2.00
72	363.38	454.23	1.66	1.54	1.463	1.47	12.69	25.558	1.74	1.58	1.15	1.10	1.12	2.00
73	393.95	492.44	1.64	1.52	1.474	1.43	12.51	25.358	1.71	1.56	1.15	1.10	1.12	2.00
74	424.52	530.64	1.62	1.50	1.485	1.39	12.33	25.153	1.68	1.54	1.15	1.10	1.12	2.00
75	455.07	568.85	1.60	1.48	1.491	1.35	12.15	24.944	1.65	1.52	1.15	1.10	1.12	2.00
76	523.00	653.76	1.57	1.46	1.496	1.33	11.97	24.730	1.62	1.50	1.15	1.10	1.12	2.00
77	590.92	738.66	1.54	1.44	1.502	1.31	11.79	24.511	1.59	1.48	1.15	1.10	1.12	2.00
78	658.84	823.57	1.51	1.42	1.507	1.29	11.61	24.288	1.56	1.46	1.15	1.10	1.12	2.00
79	726.77	908.47	1.48	1.40	1.513	1.27	11.43	24.060	1.53	1.44	1.15	1.10	1.12	2.00
80	794.69	993.38	1.45	1.38	1.518	1.25	11.25	23.828	1.50	1.42	1.15	1.10	1.12	2.00
81	862.62	1,078.28	1.42	1.36	1.524	1.23	11.07	23.590	1.47	1.40	1.15	1.10	1.12	2.00
82	930.54	1,163.19	1.39	1.34	1.529	1.21	10.89	23.348	1.44	1.38	1.15	1.10	1.12	2.00
83	998.46	1,248.09	1.36	1.32	1.535	1.19	10.71	23.101	1.41	1.36	1.15	1.10	1.12	2.00
84	1,066.39	1,332.99	1.33	1.30	1.540	1.17	10.53	22.850	1.38	1.34	1.15	1.10	1.12	2.00

**Lincoln Benefit Life Company
Policy Form: LB-7000-P-MD
Qualified & Non-Qualified**

**Attachment B3
Proposed Increase Percentages**

Issue Age	NC	COMP
40	15%	15%
41	15%	15%
42	15%	15%
43	15%	15%
44	15%	15%
45	15%	15%
46	15%	15%
47	15%	15%
48	15%	15%
49	15%	15%
50	15%	15%
51	15%	15%
52	15%	15%
53	15%	15%
54	15%	15%
55	15%	15%
56	15%	15%
57	15%	15%
58	15%	15%
59	15%	15%
60	15%	15%
61	15%	15%
62	15%	15%
63	15%	15%
64	15%	15%
65	15%	15%
66	15%	15%
67	15%	15%
68	15%	15%
69	15%	15%
70	15%	15%
71	15%	15%
72	15%	15%
73	15%	15%
74	15%	15%
75	15%	15%
76	15%	15%
77	15%	15%
78	15%	15%
79	15%	15%
80	15%	15%
81	15%	15%
82	15%	15%
83	15%	15%
84	15%	15%

**Lincoln Benefit Life Company
Policy Form: LB-7000-P**

**Attachment C
Lapse Rates**

Duration	Exposure		Lapses		Actual Lapse Rates		Expected Lapse Rates		Best Estimate Lapse Rates	
	Lifetime	10 Pay	Lifetime	10 Pay	Lifetime	10 Pay	Lifetime	10 Pay	Lifetime	10 Pay
1	12,251	6,207	612	128	5.00%	2.06%	8.00%	2.00%	3.75%	2.00%
2	11,632	6,064	412	137	3.54%	2.26%	6.00%	2.00%	2.75%	1.50%
3	11,278	5,946	309	101	2.74%	1.70%	5.00%	2.00%	2.00%	1.00%
4	10,981	5,838	234	69	2.13%	1.18%	4.00%	2.00%	1.50%	0.75%
5	10,740	5,772	197	42	1.83%	0.73%	3.50%	2.00%	1.00%	0.50%
6	10,515	5,711	149	49	1.42%	0.86%	3.50%	2.00%	0.75%	0.25%
7	10,325	5,662	155	22	1.50%	0.39%	3.50%	2.00%	0.75%	0.00%
8	10,160	5,629	99	8	0.97%	0.14%	3.50%	2.00%	0.75%	0.00%
9	10,011	5,603	89	9	0.89%	0.16%	3.50%	2.00%	0.75%	0.00%
10	9,890	5,575	64	13	0.65%	0.23%	3.50%	0.00%	0.75%	0.00%
11	9,604	5,392	57	0	0.59%	0.00%	3.50%	0.00%	0.75%	0.00%
12	6,591	3,304	37	0	0.56%	0.00%	3.50%	0.00%	0.75%	0.00%
13	3,174	1,427	14	0	0.44%	0.00%	3.50%	0.00%	0.75%	0.00%
14	535	232	1	0	0.19%	0.00%	3.50%	0.00%	0.75%	0.00%
Total/Average*	127,686	68,363	2,429	578	1.90%	0.85%	4.33%	1.53%	1.42%	0.53%

* Based on the actual exposure

**Lincoln Benefit Life Company
Policy Form: LB-7000-P**

**Attachment D1
Mortality**

Attained Age	Exposure	Actual Mortality	Expected Mortality*	Best Estimate**	Actual to Expected	Actual to Best Estimate
<40	2,474	0	3	0	0.00	0.00
40-44	5,604	1	8	2	0.12	0.58
45-49	13,052	6	26	6	0.23	0.98
50-54	25,559	24	71	20	0.34	1.18
55-59	40,023	54	162	58	0.33	0.93
60-64	46,938	120	304	137	0.39	0.87
65-69	37,207	134	387	212	0.35	0.63
70-74	18,383	112	295	178	0.38	0.63
75-79	6,242	79	153	101	0.52	0.78
80-84	1,905	41	66	53	0.62	0.77
85-89	499	21	27	24	0.79	0.86
90+	79	9	6	7	1.45	1.22
Total	197,965	601	1,509	800	0.40	0.75

* Expected: Original pricing assumption -- 1975-80 Select & Ultimate

** Best Estimate: see actuarial memorandum 9b

**Lincoln Benefit Life Company
Policy Form: LB-7000-P**

**Attachment D2
Mortality Selection Factors**

Policy Duration	Selection Factors	
	Single	Joint
1	0.30	0.23
2	0.35	0.26
3	0.40	0.30
4	0.45	0.34
5	0.49	0.37
6	0.53	0.40
7	0.56	0.42
8	0.59	0.44
9	0.62	0.47
10	0.65	0.49
11	0.68	0.53
12	0.71	0.58
13	0.74	0.63
14	0.77	0.67
15	0.80	0.72
16	0.82	0.77
17	0.84	0.81
18	0.88	0.86
19	0.92	0.91
20	0.96	0.95
21	1.00	1.00

Lincoln Benefit Life Company
Policy Form: LB-7000-P

Attachment E1.1
Incidence Rates Per 100

Best Estimate Incidence Rates				Original Pricing Incidence Rates		Ratio of Best Estimate to Original Pricing		Inforce Adjustment Factor**
Unisex*				Unisex		Unisex		Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	0.0120	0.0150	0.0036	40	0.0240	40	50%	0.9993
41	0.0130	0.0163	0.0039	41	0.0260	41	50%	0.9992
42	0.0141	0.0176	0.0042	42	0.0282	42	50%	0.9991
43	0.0153	0.0191	0.0046	43	0.0306	43	50%	0.9991
44	0.0166	0.0207	0.0050	44	0.0332	44	50%	0.9991
45	0.0180	0.0225	0.0054	45	0.0360	45	50%	0.9990
46	0.0195	0.0244	0.0059	46	0.0390	46	50%	0.9989
47	0.0212	0.0265	0.0064	47	0.0423	47	50%	0.9988
48	0.0230	0.0287	0.0069	48	0.0459	48	50%	0.9987
49	0.0249	0.0311	0.0075	49	0.0498	49	50%	0.9986
50	0.0270	0.0338	0.0081	50	0.0540	50	50%	0.9984
51	0.0299	0.0374	0.0090	51	0.0598	51	50%	0.9983
52	0.0332	0.0415	0.0099	52	0.0663	52	50%	0.9981
53	0.0368	0.0459	0.0110	53	0.0735	53	50%	0.9979
54	0.0407	0.0509	0.0122	54	0.0815	54	50%	0.9977
55	0.0451	0.0564	0.0135	55	0.0903	55	50%	0.9975
56	0.0500	0.0625	0.0150	56	0.1001	56	50%	0.9972
57	0.0555	0.0693	0.0166	57	0.1109	57	50%	0.9969
58	0.0615	0.0774	0.0184	58	0.1229	58	50%	0.9966
59	0.0681	0.0866	0.0204	59	0.1362	59	50%	0.9963
60	0.0755	0.0969	0.0221	60	0.1510	60	50%	0.9958
61	0.0836	0.1084	0.0242	61	0.1792	61	50%	0.9954
62	0.1064	0.1384	0.0287	62	0.2127	62	50%	0.9949
63	0.1262	0.1625	0.0328	63	0.2525	63	50%	0.9943
64	0.1498	0.1917	0.0390	64	0.2997	64	50%	0.9937
65	0.1779	0.2269	0.0445	65	0.3557	65	50%	0.9930
66	0.2111	0.2683	0.0507	66	0.4222	66	50%	0.9922
67	0.2506	0.3160	0.0601	67	0.5011	67	50%	0.9913
68	0.2974	0.3709	0.0684	68	0.5948	68	50%	0.9902
69	0.3530	0.4331	0.0812	69	0.7060	69	50%	0.9889
70	0.4190	0.5033	0.0922	70	0.8380	70	50%	0.9873
71	0.4961	0.5914	0.1091	71	0.9922	71	50%	0.9854
72	0.5874	0.6981	0.1233	72	1.1747	72	50%	0.9831
73	0.6954	0.8345	0.1460	73	1.3908	73	50%	0.9802
74	0.8234	1.0012	0.1647	74	1.6467	74	50%	0.9767
75	0.9748	1.2007	0.1950	75	1.9497	75	50%	0.9724
76	1.1542	1.4403	0.2193	76	2.3083	76	50%	0.9674
77	1.3665	1.7287	0.2596	77	2.7330	77	50%	0.9613
78	1.6179	2.0671	0.3074	78	3.2358	78	50%	0.9542
79	1.9156	2.4564	0.3448	79	3.8312	79	50%	0.9459
80	2.2680	2.9075	0.4082	80	4.5360	80	50%	0.9364
81	2.5160	3.4210	0.4277	81	4.9699	81	51%	0.9255
82	2.7908	4.0081	0.4744	82	5.4454	82	51%	0.9132
83	3.0951	4.6702	0.5262	83	5.9664	83	52%	0.8994
84	3.4320	5.4179	0.5491	84	6.5372	84	53%	0.8844
85	3.8051	6.2534	0.6088	85	7.1626	85	53%	0.8678
86	4.2182	7.1801	0.6327	86	7.8478	86	54%	0.8500
87	4.6755	8.2092	0.7013	87	8.5986	87	54%	0.8310
88	5.1816	9.3531	0.7772	88	9.4212	88	55%	0.8106
89	5.7419	1.0644	0.8039	89	10.3225	89	56%	0.7894
90	6.3619	1.2545	0.8907	90	11.3100	90	56%	0.7683
91	6.9116	1.4563	0.9676	91	12.0377	91	57%	0.7467
92	7.5080	1.6814	0.9760	92	12.7575	92	59%	0.7246
93	8.1549	1.9321	1.0601	93	13.4625	93	61%	0.7020
94	8.8564	2.2104	1.1513	94	14.1456	94	63%	0.6789
95	9.6173	2.5183	1.2502	95	14.7998	95	65%	0.6572
96	10.4423	2.8574	1.2531	96	15.4181	96	68%	0.6357
97	11.3369	3.2291	1.3604	97	15.9935	97	71%	0.6152
98	11.9119	3.6354	1.4294	98	16.5572	98	72%	0.6000
99	12.5148	4.0783	1.3766	99	17.0202	99	74%	0.6000
100	13.1468	4.5504	1.4462	100	17.0933	100	77%	0.6000
101	13.6767	5.0544	1.5044	101	17.1300	101	80%	0.6000
102	14.0193	5.5913	1.5421	102	17.1667	102	82%	0.6000
103	14.3691	6.1624	1.4369	103	17.2036	103	84%	0.6000
104	14.7262	6.7687	1.4726	104	17.2405	104	85%	0.6000
105	15.0908	7.4114	1.5091	105	17.2775	105	87%	0.6000
106	15.4630	8.0917	1.5463	106	17.3145	106	89%	0.6000
107	15.8431	8.8104	1.5843	107	17.3517	107	91%	0.6000
108	16.2310	9.5683	1.6231	108	17.3889	108	93%	0.6000
109	16.6270	1.0328	1.6627	109	17.4262	109	95%	0.6000
110	17.0312	1.7031	1.7031	110	17.4636	110	98%	0.6000

* Unisex rates based on 30% Male and 70% Female

** Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "Inforce Adjustment Factors"

**Lincoln Benefit Life Company
Policy Form: LB-7000-P**

**Attachment E1.2
Length of Stay Per \$1 of Daily Benefit**

Best Estimate Length of Stay*			Original Pricing Length of Stay**			Best Estimate / Original Pricing		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	1,011.74	1,152.91	40	782.48	924.57	40	129%	125%
41	935.49	1,066.19	41	768.35	910.81	41	122%	117%
42	866.17	987.66	42	755.40	898.78	42	115%	110%
43	803.26	916.70	43	743.68	888.68	43	108%	103%
44	746.29	852.84	44	733.30	880.82	44	102%	97%
45	694.89	795.66	45	724.43	875.66	45	96%	91%
46	648.75	744.88	46	717.33	873.91	46	90%	85%
47	607.63	700.34	47	712.38	876.68	47	85%	80%
48	571.42	662.03	48	710.23	885.71	48	80%	75%
49	540.13	630.20	49	711.84	903.72	49	76%	70%
50	513.97	605.45	50	718.76	935.09	50	72%	65%
51	507.57	592.61	51	708.18	914.05	51	72%	65%
52	503.54	585.74	52	698.33	894.54	52	72%	65%
53	500.00	579.70	53	689.16	876.45	53	73%	66%
54	496.90	574.40	54	680.62	859.66	54	73%	67%
55	494.17	569.71	55	672.68	844.10	55	73%	67%
56	491.76	565.57	56	665.29	829.66	56	74%	68%
57	489.64	561.89	57	658.42	816.27	57	74%	69%
58	487.78	558.62	58	652.04	803.85	58	75%	69%
59	486.14	555.72	59	646.11	792.33	59	75%	70%
60	484.70	553.13	60	640.60	781.66	60	76%	71%
61	496.07	565.79	61	615.21	742.04	61	81%	76%
62	507.91	579.10	62	592.55	707.71	62	86%	82%
63	520.19	592.96	63	571.97	677.10	63	91%	88%
64	532.91	607.34	64	553.16	649.64	64	96%	93%
65	546.05	622.26	65	535.88	624.82	65	102%	100%
66	559.64	637.72	66	519.92	602.27	66	108%	106%
67	573.68	653.71	67	505.11	581.67	67	114%	112%
68	588.18	670.26	68	491.32	562.74	68	120%	119%
69	603.15	687.38	69	478.43	545.27	69	126%	126%
70	618.62	705.09	70	466.33	529.08	70	133%	133%
71	625.28	711.29	71	458.89	518.57	71	136%	137%
72	632.29	717.93	72	452.06	509.02	72	140%	141%
73	639.60	724.94	73	445.77	500.30	73	143%	145%
74	647.21	732.30	74	439.97	492.33	74	147%	149%
75	655.12	740.02	75	434.61	485.02	75	151%	153%
76	663.34	748.09	76	429.66	478.31	76	154%	156%
77	671.85	756.51	77	425.07	472.13	77	158%	160%
78	680.67	765.29	78	420.82	466.43	78	162%	164%
79	689.80	774.42	79	416.87	461.17	79	165%	168%
80	699.23	783.90	80	413.21	456.30	80	169%	172%
81	685.05	764.40	81	408.75	449.31	81	168%	170%
82	672.86	747.81	82	405.96	445.34	82	166%	168%
83	662.16	733.28	83	403.48	441.82	83	164%	166%
84	652.71	720.46	84	401.24	438.68	84	163%	164%
85	644.33	709.10	85	399.21	435.83	85	161%	163%
86	636.87	698.99	86	397.35	433.22	86	160%	161%
87	630.21	689.96	87	395.63	430.82	87	159%	160%
88	624.26	681.88	88	394.03	428.60	88	158%	159%
89	618.93	674.63	89	392.55	426.53	89	158%	158%
90	614.16	668.12	90	391.16	424.59	90	157%	157%
91	584.56	634.34	91	382.48	415.08	91	153%	153%
92	557.51	603.71	92	374.17	406.00	92	149%	149%
93	532.51	575.50	93	366.20	397.30	93	145%	145%
94	509.35	549.45	94	358.55	388.96	94	142%	141%
95	487.85	525.34	95	351.21	380.95	95	139%	138%
96	467.86	502.97	96	344.16	373.28	96	136%	135%
97	449.23	482.18	97	337.40	365.91	97	133%	132%
98	431.85	462.82	98	330.91	358.85	98	131%	129%
99	415.62	444.77	99	324.68	352.09	99	128%	126%
100	400.43	427.91	100	318.89	345.91	100	126%	124%
101	400.43	427.91	101	283.99	295.45	101	141%	145%
102	400.43	427.91	102	283.99	295.45	102	141%	145%
103	400.43	427.91	103	283.99	295.45	103	141%	145%
104	400.43	427.91	104	283.99	295.45	104	141%	145%
105	400.43	427.91	105	283.99	295.45	105	141%	145%
106	400.43	427.91	106	283.99	295.45	106	141%	145%
107	400.43	427.91	107	283.99	295.45	107	141%	145%
108	400.43	427.91	108	283.99	295.45	108	141%	145%
109	400.43	427.91	109	283.99	295.45	109	141%	145%
110	400.43	427.91	110	283.99	295.45	110	141%	145%

* Based on SOA LTC Intercompany Study 1984-2007 Report and reinsurer's experiences. 5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

** 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

Lincoln Benefit Life Company
Policy Form: LB-7000-P

Attachment E2.1
Actual to Expected Incidence Rates

Duration	Exposure	Actual	Expected*	Actual to Expected
1	18,608	0	36	0.00
2	17,844	12	39	0.31
3	17,373	14	42	0.33
4	16,968	18	46	0.39
5	16,661	17	51	0.33
6	16,375	40	57	0.70
7	16,134	43	63	0.68
8	15,935	35	71	0.50
9	15,761	40	79	0.51
10	15,611	43	88	0.49
11	15,141	37	97	0.38
12	10,040	36	76	0.47
13	4,722	19	42	0.45
14	791	2	8	0.25
Average	197,965	356	795	0.45

* Expected: Original pricing assumptions, see actuarial memorandum section 9c, "**Original Pricing Claim Costs**"

**Lincoln Benefit Life Company
Policy Form: LB-7000-P**

**Attachment E2.2
Actual to Expected Claim Termination**

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	25	7	10	0.70
2nd quarter	81	20	18	1.11
3rd quarter	61	5	7	0.76
4th quarter	53	6	4	1.27
2	167	42	50	0.84
3	99	14	28	0.50
4	72	19	20	0.95
5	45	9	11	0.79
6	30	10	11	0.90
7	18	5	6	0.82
8	11	2	3	0.58
9	6	2	2	1.02
10	3	0	1	0.00
11	0	0	0	0.00
Total	671	141	172	0.82

* Expected: Original pricing continuance - 1985 NHS Survey Table 11, Unisex

**Lincoln Benefit Life Company
Nationwide Experience Projection
Policy Form: LB-7000-P**

Attachment F

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at: Year End 2016	4.50% Factor 1.0450
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
2002	6,079	0	0.0%	6,079	0	0.0%	14.5	1.8932
2003	6,977,796	0	0.0%	6,977,796	0	0.0%	13.5	1.8116
2004	20,309,030	288,168	1.4%	20,309,030	288,168	1.4%	12.5	1.7336
2005	35,917,912	204,045	0.6%	35,917,912	204,045	0.6%	11.5	1.6590
2006	41,878,631	1,571,871	3.8%	41,878,631	1,571,871	3.8%	10.5	1.5875
2007	39,154,257	1,754,166	4.5%	39,154,257	1,754,166	4.5%	9.5	1.5192
2008	40,840,046	3,533,902	8.7%	40,840,046	3,533,902	8.7%	8.5	1.4537
2009	39,489,731	2,637,012	6.7%	39,489,731	2,637,012	6.7%	7.5	1.3911
2010	36,775,428	3,444,875	9.4%	36,775,428	3,444,875	9.4%	6.5	1.3312
2011	36,607,315	4,238,156	11.6%	36,607,315	4,238,156	11.6%	5.5	1.2739
2012	36,773,695	4,470,744	12.2%	36,773,695	4,470,744	12.2%	4.5	1.2191
2013	34,350,678	2,122,228	6.2%	34,350,678	2,122,228	6.2%	3.5	1.1666
2014	29,166,739	6,561,445	22.5%	29,166,739	6,561,445	22.5%	2.5	1.1163
2015	18,336,228	10,119,902	55.2%	18,336,228	10,119,902	55.2%	1.5	1.0683
2016	16,282,930	8,186,711	50.3%	16,282,930	8,186,711	50.3%	0.5	1.0223
2017	17,157,750	10,512,639	61.3%	17,157,750	10,512,639	61.3%	-0.5	0.9782
2018	16,760,802	12,183,487	72.7%	17,594,610	11,915,954	67.7%	-1.5	0.9361
2019	16,335,025	14,071,069	86.1%	17,960,279	13,453,104	74.9%	-2.5	0.8958
2020	15,879,437	16,180,620	101.9%	17,459,362	15,470,009	88.6%	-3.5	0.8572
2021	15,392,218	18,511,733	120.3%	16,923,666	17,698,746	104.6%	-4.5	0.8203
2022	14,870,933	21,061,217	141.6%	16,350,516	20,136,263	123.2%	-5.5	0.7850
2023	14,313,605	23,815,476	166.4%	15,737,737	22,769,562	144.7%	-6.5	0.7512
2024	13,720,919	26,749,113	195.0%	15,086,082	25,574,361	169.5%	-7.5	0.7188
2025	13,099,221	29,831,285	227.7%	14,402,528	28,521,173	198.0%	-8.5	0.6879
2026	12,457,996	33,046,014	265.3%	13,697,505	31,594,720	230.7%	-9.5	0.6583
2027	11,806,112	36,370,276	308.1%	12,980,761	34,772,988	267.9%	-10.5	0.6299
2028	11,146,444	39,743,506	356.6%	12,255,460	37,998,075	310.1%	-11.5	0.6028
2029	10,481,024	43,127,289	411.5%	11,523,834	41,233,251	357.8%	-12.5	0.5768
2030	9,812,357	46,484,757	473.7%	10,788,637	44,443,268	411.9%	-13.5	0.5520
2031	9,143,352	49,721,011	543.8%	10,053,070	47,537,394	472.9%	-14.5	0.5282
2032	8,477,264	52,770,466	622.5%	9,320,710	50,452,925	541.3%	-15.5	0.5055
2033	7,817,716	55,603,155	711.2%	8,595,540	53,161,210	618.5%	-16.5	0.4837
2034	7,168,585	58,132,129	810.9%	7,881,823	55,579,117	705.2%	-17.5	0.4629
2035	6,534,118	60,287,657	922.7%	7,184,230	57,639,980	802.3%	-18.5	0.4429
2036	5,918,755	62,000,731	1047.5%	6,507,642	59,277,821	910.9%	-19.5	0.4239
2037	5,326,724	63,251,991	1187.4%	5,856,706	60,474,129	1032.6%	-20.5	0.4056
2038	4,762,037	63,979,577	1343.5%	5,235,835	61,169,761	1168.3%	-21.5	0.3882
2039	4,228,406	64,172,125	1517.6%	4,649,111	61,353,853	1319.7%	-22.5	0.3714
2040	3,728,745	63,872,700	1713.0%	4,099,737	61,067,578	1489.5%	-23.5	0.3554
2041	3,265,220	63,063,318	1931.4%	3,590,093	60,293,742	1679.4%	-24.5	0.3401
2042	2,839,317	61,744,712	2174.6%	3,121,815	59,033,045	1891.0%	-25.5	0.3255
2043	2,451,584	60,021,601	2448.3%	2,695,505	57,385,608	2128.9%	-26.5	0.3115
2044	2,101,834	57,901,752	2754.8%	2,310,956	55,358,858	2395.5%	-27.5	0.2981
2045	1,789,280	55,453,000	3099.2%	1,967,304	53,017,649	2694.9%	-28.5	0.2852
2046	1,512,489	52,719,544	3485.6%	1,662,975	50,404,239	3031.0%	-29.5	0.2729
2047	1,269,520	49,773,579	3920.7%	1,395,831	47,587,653	3409.3%	-30.5	0.2612
2048	1,058,154	46,651,657	4408.8%	1,163,435	44,602,838	3833.7%	-31.5	0.2499
2049	875,874	43,414,316	4956.7%	963,019	41,507,673	4310.2%	-32.5	0.2392
2050	719,979	40,148,514	5576.3%	791,613	38,385,296	4849.0%	-33.5	0.2289
2051	587,722	36,885,394	6276.0%	646,197	35,265,484	5457.4%	-34.5	0.2190
2052	476,422	33,656,406	7064.4%	523,823	32,178,304	6143.0%	-35.5	0.2096
2053	383,503	30,509,481	7955.5%	421,660	29,169,585	6917.8%	-36.5	0.2006
2054	306,525	27,465,656	8960.3%	337,023	26,259,436	7791.6%	-37.5	0.1919
2055	243,247	24,555,673	10094.9%	267,449	23,477,252	8778.2%	-38.5	0.1837
2056	191,634	21,821,107	11386.9%	210,701	20,862,781	9901.6%	-39.5	0.1758
Past	432,866,493	49,133,225	11.4%	432,866,493	49,133,225	11.4%		
Future	276,411,849	1,671,265,734	604.6%	301,372,527	1,598,597,324	530.4%		
Lifetime	709,278,342	1,720,398,959	242.6%	734,239,021	1,647,730,549	224.4%		
Interest	Factor							
	Past w/ int	597,004,789	59,219,184	9.9%	597,004,789	59,219,184	9.9%	
	Future w/ int	182,746,469	700,237,711	383.2%	198,478,346	670,187,175	337.7%	
	Lifetime w/ int	779,751,259	759,456,895	97.4%	795,483,135	729,406,359	91.7%	

* Proposed rate increase: 15%; projection includes a 3% shock lapse rate, a 11% benefit reduction, half of the rate increase implemented in 2018 and the other half in 2019.

**Lincoln Benefit Life Company
Maryland Experience Projection
Policy Form: LB-7000-P-MD**

Attachment G

Calendar Year	Before Proposed Rate Increase			With Proposed Rate Increase*			at: Year End 2016	4.50% Factor 1.0450
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio		
2002	0	0	0.0%	0	0	0.0%	14.5	1.8932
2003	0	0	0.0%	0	0	0.0%	13.5	1.8116
2004	104,130	0	0.0%	104,130	0	0.0%	12.5	1.7336
2005	511,291	0	0.0%	511,291	0	0.0%	11.5	1.6590
2006	583,977	0	0.0%	583,977	0	0.0%	10.5	1.5875
2007	561,024	0	0.0%	561,024	0	0.0%	9.5	1.5192
2008	581,391	0	0.0%	581,391	0	0.0%	8.5	1.4537
2009	541,102	0	0.0%	541,102	0	0.0%	7.5	1.3911
2010	498,810	0	0.0%	498,810	0	0.0%	6.5	1.3312
2011	492,100	0	0.0%	492,100	0	0.0%	5.5	1.2739
2012	507,674	0	0.0%	507,674	0	0.0%	4.5	1.2191
2013	499,468	0	0.0%	499,468	0	0.0%	3.5	1.1666
2014	444,723	175,364	39.4%	444,723	175,364	39.4%	2.5	1.1163
2015	249,458	0	0.0%	249,458	0	0.0%	1.5	1.0683
2016	239,598	0	0.0%	239,598	0	0.0%	0.5	1.0223
2017	247,802	109,965	44.4%	247,802	109,965	44.4%	-0.5	0.9782
2018	243,453	130,217	53.5%	255,564	127,357	49.8%	-1.5	0.9361
2019	238,802	154,201	64.6%	250,682	147,428	58.8%	-2.5	0.8958
2020	233,825	182,202	77.9%	245,458	174,200	71.0%	-3.5	0.8572
2021	228,501	213,961	93.6%	239,868	204,564	85.3%	-4.5	0.8203
2022	222,788	249,238	111.9%	233,872	238,292	101.9%	-5.5	0.7850
2023	216,636	289,256	133.5%	227,414	276,553	121.6%	-6.5	0.7512
2024	209,994	333,576	158.9%	220,441	318,926	144.7%	-7.5	0.7188
2025	202,847	381,081	187.9%	212,938	364,345	171.1%	-8.5	0.6879
2026	195,274	430,168	220.3%	204,988	411,276	200.6%	-9.5	0.6583
2027	187,395	484,048	258.3%	196,717	462,790	235.3%	-10.5	0.6299
2028	179,267	539,786	301.1%	188,186	516,080	274.2%	-11.5	0.6028
2029	170,926	595,638	348.5%	179,429	569,479	317.4%	-12.5	0.5768
2030	162,388	652,775	402.0%	170,467	624,107	366.1%	-13.5	0.5520
2031	153,666	709,661	461.8%	161,311	678,494	420.6%	-14.5	0.5282
2032	144,792	765,882	529.0%	151,995	732,247	481.8%	-15.5	0.5055
2033	135,802	820,737	604.4%	142,557	784,692	550.4%	-16.5	0.4837
2034	126,712	874,003	689.8%	133,015	835,619	628.2%	-17.5	0.4629
2035	117,563	924,820	786.7%	123,412	884,204	716.5%	-18.5	0.4429
2036	108,436	968,590	893.2%	113,830	926,052	813.5%	-19.5	0.4239
2037	99,399	1,010,085	1016.2%	104,343	965,724	925.5%	-20.5	0.4056
2038	90,527	1,046,760	1156.3%	95,030	1,000,789	1053.1%	-21.5	0.3882
2039	81,917	1,072,562	1309.3%	85,992	1,025,458	1192.5%	-22.5	0.3714
2040	73,656	1,090,027	1479.9%	77,320	1,042,156	1347.8%	-23.5	0.3554
2041	65,796	1,098,818	1670.0%	69,069	1,050,560	1521.0%	-24.5	0.3401
2042	58,391	1,098,948	1882.0%	61,296	1,050,686	1714.1%	-25.5	0.3255
2043	51,478	1,089,957	2117.3%	54,039	1,042,088	1928.4%	-26.5	0.3115
2044	45,070	1,073,144	2381.1%	47,312	1,026,014	2168.6%	-27.5	0.2981
2045	39,170	1,048,950	2678.0%	41,118	1,002,883	2439.0%	-28.5	0.2852
2046	33,781	1,015,431	3005.9%	35,462	970,836	2737.7%	-29.5	0.2729
2047	28,890	975,592	3376.9%	30,328	932,747	3075.6%	-30.5	0.2612
2048	24,487	930,327	3799.2%	25,705	889,469	3460.2%	-31.5	0.2499
2049	20,565	877,163	4265.3%	21,588	838,641	3884.7%	-32.5	0.2392
2050	17,105	818,193	4783.3%	17,956	782,260	4356.5%	-33.5	0.2289
2051	14,081	754,350	5357.2%	14,782	721,221	4879.2%	-34.5	0.2190
2052	11,468	687,170	5992.0%	12,039	656,991	5457.3%	-35.5	0.2096
2053	9,234	617,038	6681.9%	9,694	589,940	6085.7%	-36.5	0.2006
2054	7,345	546,216	7437.0%	7,710	522,227	6773.4%	-37.5	0.1919
2055	5,767	476,394	8261.2%	6,053	455,472	7524.1%	-38.5	0.1837
2056	4,468	409,312	9160.9%	4,690	391,336	8343.5%	-39.5	0.1758
Past	5,814,747	175,364	3.0%	5,814,747	175,364	3.0%		
Future	4,509,465	27,546,239	610.9%	4,721,472	26,344,169	558.0%		
Lifetime	10,324,211	27,721,603	268.5%	10,536,218	26,519,533	251.7%		
Interest	Factor							
Past w/ int	7,906,388	195,763	2.5%	7,906,388	195,763	2.5%		
Future w/ int	2,876,216	10,765,878	374.3%	3,007,242	10,300,470	342.5%		
Lifetime w/ int	10,782,605	10,961,641	101.7%	10,913,630	10,496,232	96.2%		

* Proposed rate increase: 15%; projection includes a 3% shock lapse rate, a 11% benefit reduction, half of the rate increase implemented in 2018 and the other half in 2019.

**Lincoln Benefit Life Company
Policy Form: LB-7000-P**

**Attachment HI
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Nationwide**

Policy Duration	Earned Premium*	Incurred Claims	Policyholder Count	Claim Count	Actual and Best Estimate	Actual and Best Estimate	Expected Cumulative	Actual and Best Estimate to Expected
					Durational Loss Ratio	Cumulative Loss Ratio	Loss Ratio	Cumulative Loss Ratio
1	44,690,287	0	17,277	0	0.00%	0.00%	1.20%	-
2	40,062,420	1,236,152	16,611	14	3.09%	1.39%	2.10%	0.66
3	39,943,436	3,150,367	16,197	14	7.89%	3.33%	3.70%	0.90
4	39,942,794	2,837,522	15,868	19	7.10%	4.15%	5.60%	0.74
5	39,489,711	827,119	15,604	17	2.09%	3.78%	7.90%	0.48
6	38,210,691	2,836,751	15,334	40	7.42%	4.27%	10.50%	0.41
7	37,041,856	3,732,215	15,101	42	10.08%	4.91%	12.80%	0.38
8	36,811,020	3,153,828	14,937	35	8.57%	5.25%	15.00%	0.35
9	37,218,628	4,942,287	14,787	45	13.28%	5.93%	17.10%	0.35
10	37,618,997	5,330,641	14,660	44	14.17%	6.55%	19.10%	0.34
11	16,497,629	6,881,912	14,494	39	41.71%	7.63%	21.40%	0.36
12	16,439,314	10,062,220	14,317	52	61.21%	9.16%	23.80%	0.38
13	16,850,778	9,783,657	14,107	68	58.06%	10.49%	26.20%	0.40
14	16,985,495	11,372,027	13,881	88	66.95%	11.93%	28.60%	0.42
15	16,656,464	13,291,060	13,632	109	79.80%	13.52%	31.00%	0.44
16	16,160,601	15,360,092	13,362	120	95.05%	15.25%	33.40%	0.46
17	15,693,285	17,632,183	13,069	131	112.35%	17.13%	35.70%	0.48
18	15,193,570	20,142,768	12,749	142	132.57%	19.16%	38.00%	0.50
19	14,657,374	22,863,953	12,402	154	155.99%	21.35%	40.20%	0.53
20	14,084,301	25,786,257	12,025	165	183.09%	23.70%	42.30%	0.56
21	13,474,556	28,881,334	11,618	175	214.34%	26.19%	44.20%	0.59
22	12,836,458	32,079,745	11,195	185	249.91%	28.83%	46.20%	0.62
23	12,187,581	35,421,141	10,759	195	290.63%	31.61%	48.00%	0.66
24	11,529,511	38,845,184	10,310	203	336.92%	34.51%	49.70%	0.69
25	10,864,086	42,288,128	9,849	210	389.25%	37.52%	51.30%	0.73
26	10,193,555	45,722,012	9,377	216	448.54%	40.63%	52.80%	0.77
27	9,520,660	49,052,674	8,896	221	515.22%	43.82%	54.30%	0.81
28	8,848,490	52,242,867	8,408	224	590.42%	47.07%	55.60%	0.85
29	8,180,448	55,212,351	7,913	226	674.93%	50.35%	56.80%	0.89
30	7,520,422	57,898,402	7,416	226	769.88%	53.65%	57.90%	0.93
31	6,872,602	60,246,931	6,919	224	876.62%	56.93%	58.52%	0.97
32	6,241,469	62,131,576	6,424	221	995.46%	60.17%	59.14%	1.02
33	5,631,685	63,551,977	5,936	216	1128.47%	63.35%	59.76%	1.06
34	5,047,527	64,456,920	5,456	209	1277.00%	66.44%	60.38%	1.10
35	4,492,959	64,805,941	4,990	201	1442.39%	69.42%	61.00%	1.14
36	3,971,473	64,628,463	4,539	192	1627.32%	72.26%	61.62%	1.17
37	3,485,711	63,919,530	4,107	182	1833.76%	74.96%	62.24%	1.20
38	3,037,516	62,731,086	3,696	171	2065.21%	77.50%	62.86%	1.23
39	2,627,949	61,069,683	3,307	159	2323.85%	79.87%	63.48%	1.26
40	2,257,223	58,982,406	2,944	147	2613.05%	82.06%	64.10%	1.28
41	1,924,772	56,562,872	2,605	135	2938.68%	84.08%	64.24%	1.31
42	1,629,445	53,835,238	2,293	123	3303.90%	85.92%	64.38%	1.33
43	1,369,532	50,858,003	2,007	111	3713.53%	87.59%	64.52%	1.36
44	1,142,852	47,690,596	1,747	100	4172.95%	89.09%	64.66%	1.38
45	946,893	44,403,726	1,512	89	4689.41%	90.43%	64.80%	1.40
46	778,953	41,070,920	1,302	79	5272.58%	91.61%	64.94%	1.41
47	636,240	37,716,675	1,114	70	5928.06%	92.66%	65.08%	1.42
48	515,949	34,418,796	948	61	6670.96%	93.57%	65.22%	1.43
49	415,371	31,198,996	802	53	7511.11%	94.37%	65.36%	1.44
50	331,946	28,062,400	675	46	8453.90%	95.05%	65.50%	1.45
Grand Total	708,762,483	1,671,209,584	449,480	6,211	235.79%	95.05%	65.50%	1.45

* UPR, DUE and ADV Prem as of calendar year end, this can cause fluctuations in the earned premium

**Lincoln Benefit Life Company
Policy Form: LB-7000-P-MD**

**Attachment H2
Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience
Maryland**

Policy Duration	Earned Premium*	Incurred Claims	Policyholder Count	Claim Count	Actual and Best Estimate	Actual and Best Estimate	Expected Cumulative	Actual and Best Estimate
					Durational Loss Ratio	Cumulative Loss Ratio	Loss Ratio	to Expected Cumulative Loss Ratio
1	580,019	0	219	0	0.00%	0.00%	1.20%	-
2	562,026	0	203	0	0.00%	0.00%	2.10%	-
3	548,586	0	196	0	0.00%	0.00%	3.70%	-
4	561,802	0	192	0	0.00%	0.00%	5.60%	-
5	539,754	0	187	0	0.00%	0.00%	7.90%	-
6	510,378	0	180	0	0.00%	0.00%	10.50%	-
7	500,890	0	179	0	0.00%	0.00%	12.80%	-
8	501,813	0	177	0	0.00%	0.00%	15.00%	-
9	510,402	0	176	0	0.00%	0.00%	17.10%	-
10	522,578	0	173	0	0.00%	0.00%	19.10%	-
11	229,501	175,364	173	1	76.41%	2.41%	21.40%	0.11
12	249,184	28,292	173	0	11.35%	2.69%	23.80%	0.11
13	259,567	92,723	167	1	35.72%	3.70%	26.20%	0.14
14	244,353	131,183	164	1	53.69%	5.04%	28.60%	0.18
15	238,448	155,354	162	1	65.15%	6.50%	31.00%	0.21
16	233,452	183,880	159	1	78.77%	8.11%	33.40%	0.24
17	228,119	215,539	156	1	94.49%	9.88%	35.70%	0.28
18	222,408	251,338	153	1	113.01%	11.80%	38.00%	0.31
19	216,238	291,817	149	2	134.95%	13.91%	40.20%	0.35
20	209,581	336,672	145	2	160.64%	16.19%	42.30%	0.38
21	202,418	385,548	141	2	190.47%	18.67%	44.20%	0.42
22	194,819	436,519	136	2	224.06%	21.32%	46.20%	0.46
23	186,963	490,743	132	2	262.48%	24.14%	48.00%	0.50
24	178,876	545,258	127	2	304.82%	27.12%	49.70%	0.55
25	170,575	601,913	122	2	352.87%	30.24%	51.30%	0.59
26	162,076	660,467	117	2	407.50%	33.50%	52.80%	0.63
27	153,406	717,845	111	2	467.94%	36.87%	54.30%	0.68
28	144,590	776,932	106	3	537.34%	40.35%	55.60%	0.73
29	135,647	834,101	100	3	614.91%	43.91%	56.80%	0.77
30	126,587	888,260	94	3	701.70%	47.53%	57.90%	0.82
31	117,453	939,410	89	3	799.82%	51.19%	58.52%	0.87
32	108,310	985,866	83	3	910.22%	54.87%	59.14%	0.93
33	99,241	1,026,455	77	3	1034.30%	58.52%	59.76%	0.98
34	90,334	1,060,153	71	3	1173.60%	62.14%	60.38%	1.03
35	81,685	1,084,035	65	3	1327.10%	65.68%	61.00%	1.08
36	73,373	1,101,298	60	2	1500.96%	69.12%	61.62%	1.12
37	65,456	1,106,242	54	2	1690.06%	72.43%	62.24%	1.16
38	57,992	1,104,598	49	2	1904.74%	75.60%	62.86%	1.20
39	51,018	1,095,282	44	2	2146.84%	78.62%	63.48%	1.24
40	44,555	1,075,447	40	2	2413.74%	81.45%	64.10%	1.27
41	38,611	1,048,034	35	2	2714.34%	84.10%	64.24%	1.31
42	33,189	1,013,503	31	2	3053.70%	86.55%	64.38%	1.34
43	28,280	971,109	27	2	3433.87%	88.81%	64.52%	1.38
44	23,879	922,096	24	1	3861.60%	90.86%	64.66%	1.41
45	19,974	866,336	20	1	4337.42%	92.71%	64.80%	1.43
46	16,543	805,342	18	1	4868.17%	94.35%	64.94%	1.45
47	13,561	738,654	15	1	5446.77%	95.80%	65.08%	1.47
48	10,998	669,135	13	1	6084.07%	97.06%	65.22%	1.49
49	8,817	600,339	11	1	6808.86%	98.14%	65.36%	1.50
50	6,983	529,877	9	1	7587.68%	99.05%	65.50%	1.51
Grand Total	10,315,305	26,942,959	5,502	70	261.19%	99.05%	65.50%	1.51

* UPR, DUE and ADV Prem as of calendar year end, this can cause fluctuations in the earned premium

**Lincoln Benefit Life Company
Policy Form: LB-7000-P**

**Attachment II
Nationwide Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	5,722	15,650,368	95%	96%
Nursing Home Only	297	658,729	5%	4%
Total	6,019	16,309,098	100%	100%
COLA Options				
No COLA	874	1,908,174	15%	12%
Simple COLA	857	2,136,300	14%	13%
Compound COLA	4,288	12,264,624	71%	75%
Total	6,019	16,309,098	100%	100%
Nonforfeiture Options				
None	5,894	15,764,452	98%	97%
SBP	20	59,487	0%	0%
Full ROP & SBP	12	72,772	0%	0%
Limited ROP	36	130,728	1%	1%
Full ROP	57	281,659	1%	2%
Total	6,019	16,309,098	100%	100%
Joint/Single Life				
Joint	2,817	9,089,536	47%	56%
Single	3,202	7,219,561	53%	44%
Total	6,019	16,309,098	100%	100%
Billing Mode				
Annual	2,168	6,356,414	36%	39%
Semi-Annual	200	618,150	3%	4%
Quarterly	512	1,415,668	9%	9%
Monthly	3,139	7,918,867	52%	49%
Total	6,019	16,309,098	100%	100%
Elimination Period				
0 Days	69	175,288	1%	1%
30 Days	1,017	2,826,078	17%	17%
60 Days	281	739,516	5%	5%
90 Days	4,652	12,568,216	77%	77%
Total	6,019	16,309,098	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	911	2,074,083	15%	13%
5 Year / 5 Year	710	1,873,133	12%	11%
Lifetime / Lifetime	4,362	12,250,293	72%	75%
Lifetime / 2 Year	23	77,693	0%	0%
5 Year / 2 Year	11	31,519	0%	0%
3 Year / 2 Year	2	2,376	0%	0%
Total	6,019	16,309,098	100%	100%
Issue Age Cohort				
16-25	0	0	0%	0%
26-35	15	20,811	0%	0%
36-45	271	479,458	5%	3%
46-55	1,688	3,702,217	28%	23%
56-65	3,362	9,364,525	56%	57%
66-75	629	2,432,091	10%	15%
76-85	54	309,995	1%	2%
>86	0	0	0%	0%
Total	6,019	16,309,098	100%	100%
Daily Benefit Cohort				
\$1-\$50	119	174,022	2%	1%
\$51-\$100	2,345	5,173,174	39%	32%
\$101-\$150	2,759	8,148,006	46%	50%
\$151-\$200	663	2,260,210	11%	14%
\$201-\$250	79	305,658	1%	2%
\$251-\$300	54	248,028	1%	2%
Total	6,019	16,309,098	100%	100%

**Lincoln Benefit Life Company
Policy Form: LB-7000-P-MD**

**Attachment I2
Maryland Policy and Premium Distribution**

	Policies	Premium	% of Policies	% of Premium
Base				
Comprehensive	74	230,255	99%	99%
Nursing Home Only	1	1,500	1%	1%
Total	75	231,754	100%	100%
COLA Options				
No COLA	5	8,927	7%	4%
Simple COLA	10	23,168	13%	10%
Compound COLA	60	199,659	80%	86%
Total	75	231,754	100%	100%
Nonforfeiture Options				
None	75	231,754	100%	100%
SBP	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	0	0	0%	0%
Full ROP	0	0	0%	0%
Total	75	231,754	100%	100%
Joint/Single Life				
Joint	36	125,040	48%	54%
Single	39	106,714	52%	46%
Total	75	231,754	100%	100%
Billing Mode				
Annual	34	96,573	45%	42%
Semi-Annual	3	7,839	4%	3%
Quarterly	5	17,959	7%	8%
Monthly	33	109,383	44%	47%
Total	75	231,754	100%	100%
Elimination Period				
0 Days	1	3,206	1%	1%
30 Days	12	43,715	16%	19%
60 Days	0	0	0%	0%
90 Days	62	184,833	83%	80%
Total	75	231,754	100%	100%
Benefit Period (NH/HH)				
3 Year / 3 Year	11	22,505	15%	10%
5 Year / 5 Year	11	28,001	15%	12%
Lifetime / Lifetime	53	181,248	71%	78%
Lifetime / 2 Year	0	0	0%	0%
5 Year / 2 Year	0	0	0%	0%
3 Year / 2 Year	0	0	0%	0%
Total	75	231,754	100%	100%
Issue Age Cohort				
16-25	0	0	0%	0%
26-35	0	0	0%	0%
36-45	3	10,428	4%	4%
46-55	26	74,182	35%	32%
56-65	44	138,281	59%	60%
66-75	2	8,862	3%	4%
76-85	0	0	0%	0%
>86	0	0	0%	0%
Total	75	231,754	100%	100%
Daily Benefit Cohort				
\$1-\$50	0	0	0%	0%
\$51-\$100	10	18,051	13%	8%
\$101-\$150	41	119,290	55%	51%
\$151-\$200	21	77,989	28%	34%
\$201-\$250	2	11,871	3%	5%
\$251-\$300	1	4,553	1%	2%
Total	75	231,754	100%	100%

Lincoln Benefit Life Company
Demonstration that Lifetime Incurred Claims with Requested Rate Increases are
Not Less than Lifetime Earned Premium with Prescribed Factors
Policy Form: LB-7000-P
Attachment J

1 Accumulated value of initial earned premium	594,464,720	x	58%	344,789,538
2a Accumulated value of earned premium	597,004,789			
2b Accumulated value of prior premium rate schedule increases (2a-1)	2,540,069	x	85%	2,159,059
3 Present value of future projected initial earned premium	154,378,841	x	58%	89,539,728
4a Present value of future projected premium	198,478,346			
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	44,099,504	x	85%	37,484,578
5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b				473,972,903
6a Accumulated value of incurred claims without the inclusion of active life reserves				59,219,184
6b Present value of future projected incurred claims without the inclusion of active life reserves				677,530,566
7 Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b				736,749,750
				TRUE

Note: Present and accumulated values in the lifetime projections in Attachment J are determined at the maximum valuation interest rate of 4.5%