

How to Determine Your Rate

I. Select the Insurance Plan type below that best meets your needs. (See Insurance Plan Features for a description of Optional Plan Features. Optional features are available at an additional cost).

- Basic Insurance Plan
- Basic Insurance Plan plus Automatic Inflation

II. Select the Insurance Plan design that best meets your needs.

| | Total Facility Daily Benefit | Total Home Care Daily Benefit | Total Lifetime Maximum |
|---------------|------------------------------|-------------------------------|------------------------|
| Plan 1 | \$100 | \$100.00 | \$73,000 |
| Plan 2 | \$150 | \$150.00 | \$109,500 |
| Plan 3 | \$200 | \$200.00 | \$146,000 |
| Plan 4 | \$100 | \$100.00 | \$182,500 |
| Plan 5 | \$150 | \$150.00 | \$273,750 |
| Plan 6 | \$200 | \$200.00 | \$365,000 |

III. Locate your age on the rate sheet and read across to your selected insurance plan type (from Step I). Then locate your selected plan design within that plan type (from Step II).

IV. The total annual premium payable may vary based on the frequency of premium payment and the method of payment (direct billing or EFT). To calculate the total annual premium cost of each of the options available to you, multiply your monthly premium rate (from Step III) by the appropriate factor from the table below:

| Payment Mode | Annual Cost Factor |
|-------------------------|--------------------|
| Direct Bill Annual | 11.40 |
| Direct Bill Semi-Annual | 11.80 |
| All Other Modes | 12.00 |

Example:

If you select the Basic Insurance Plan, Plan 1, Option \$100, and you are 30 years old, your monthly premium rate will be \$9.58.

If you elect to make two premium payments per year (semi-annual premium payments), your annual premium cost would be $\$9.58 \times 11.80 = \113.04 .

If you select the Basic Insurance Plan, Plan 4, Option \$100, and you are 30 years old, your monthly premium rate will be \$13.62.

If you would prefer to have a Prudential Customer Service Representative assist you with these calculations, you may call 1-800-732-0416.



**Monthly Long Term Care Insurance Premium Rates For
Carnegie Endowment for International Peace
100% Facility Care
100% Assisted Living Facility / Residential Care Facility
100% Home Care**

| Facility Daily Benefit | Basic Plan | | | Basic Plan Plus Automatic Inflation | | |
|------------------------------|------------|-----------|-----------|-------------------------------------|-----------|-----------|
| | \$100 | \$150 | \$200 | \$100 | \$150 | \$200 |
| Lifetime Maximum | \$73,000 | \$109,500 | \$146,000 | \$73,000 | \$109,500 | \$146,000 |
| Issue Age | Plan 1 | Plan 2 | Plan 3 | Plan 1 | Plan 2 | Plan 3 |
| 18-30 | 9.58 | 14.37 | 19.16 | 48.56 | 72.84 | 97.12 |
| 31 | 10.07 | 15.11 | 20.14 | 50.61 | 75.92 | 101.22 |
| 32 | 10.55 | 15.83 | 21.10 | 52.75 | 79.13 | 105.50 |
| 33 | 11.08 | 16.62 | 22.16 | 54.99 | 82.49 | 109.98 |
| 34 | 11.62 | 17.43 | 23.24 | 57.30 | 85.95 | 114.60 |
| 35 | 12.20 | 18.30 | 24.40 | 59.73 | 89.60 | 119.46 |
| 36 | 12.80 | 19.20 | 25.60 | 62.26 | 93.39 | 124.52 |
| 37 | 13.44 | 20.16 | 26.88 | 64.89 | 97.34 | 129.78 |
| 38 | 14.09 | 21.14 | 28.18 | 67.64 | 101.46 | 135.28 |
| 39 | 14.79 | 22.19 | 29.58 | 70.51 | 105.77 | 141.02 |
| 40 | 15.52 | 23.28 | 31.04 | 73.49 | 110.24 | 146.98 |
| 41 | 16.51 | 24.77 | 33.02 | 77.16 | 115.74 | 154.32 |
| 42 | 17.56 | 26.34 | 35.12 | 81.01 | 121.52 | 162.02 |
| 43 | 18.68 | 28.02 | 37.36 | 85.07 | 127.61 | 170.14 |
| 44 | 19.86 | 29.79 | 39.72 | 89.31 | 133.97 | 178.62 |
| 45 | 21.12 | 31.68 | 42.24 | 93.79 | 140.69 | 187.58 |
| 46 | 22.46 | 33.69 | 44.92 | 98.47 | 147.71 | 196.94 |
| 47 | 23.88 | 35.82 | 47.76 | 103.39 | 155.09 | 206.78 |
| 48 | 25.41 | 38.12 | 50.82 | 108.56 | 162.84 | 217.12 |
| 49 | 27.02 | 40.53 | 54.04 | 114.00 | 171.00 | 228.00 |
| 50 | 28.72 | 43.08 | 57.44 | 119.71 | 179.57 | 239.42 |
| 51 | 30.82 | 46.23 | 61.64 | 123.90 | 185.85 | 247.80 |
| 52 | 33.06 | 49.59 | 66.12 | 128.25 | 192.38 | 256.50 |
| 53 | 35.47 | 53.21 | 70.94 | 132.75 | 199.13 | 265.50 |
| 54 | 38.04 | 57.06 | 76.08 | 137.41 | 206.12 | 274.82 |
| 55 | 40.82 | 61.23 | 81.64 | 142.23 | 213.35 | 284.46 |
| 56 | 43.77 | 65.66 | 87.54 | 147.21 | 220.82 | 294.42 |
| 57 | 46.96 | 70.44 | 93.92 | 152.37 | 228.56 | 304.74 |
| 58 | 50.36 | 75.54 | 100.72 | 157.72 | 236.58 | 315.44 |
| 59 | 54.03 | 81.05 | 108.06 | 163.25 | 244.88 | 326.50 |
| 60 | 57.96 | 86.94 | 115.92 | 168.96 | 253.44 | 337.92 |
| 61 | 63.15 | 94.73 | 126.30 | 178.44 | 267.66 | 356.88 |
| 62 | 68.82 | 103.23 | 137.64 | 188.47 | 282.71 | 376.94 |
| 63 | 74.98 | 112.47 | 149.96 | 199.03 | 298.55 | 398.06 |
| 64 | 81.69 | 122.54 | 163.38 | 210.21 | 315.32 | 420.42 |
| 65 | 94.81 | 142.22 | 189.62 | 236.47 | 354.71 | 472.94 |
| 66 | 102.53 | 153.80 | 205.06 | 251.34 | 377.01 | 502.68 |
| 67 | 110.86 | 166.29 | 221.72 | 267.14 | 400.71 | 534.28 |
| 68 | 119.88 | 179.82 | 239.76 | 283.93 | 425.90 | 567.86 |
| 69 | 129.62 | 194.43 | 259.24 | 301.79 | 452.69 | 603.58 |
| 70 | 140.17 | 210.26 | 280.34 | 320.75 | 481.13 | 641.50 |
| 71 | 153.39 | 230.09 | 306.78 | 340.49 | 510.74 | 680.98 |
| 72 | 167.86 | 251.79 | 335.72 | 361.46 | 542.19 | 722.92 |
| 73 | 183.68 | 275.52 | 367.36 | 383.69 | 575.54 | 767.38 |
| 74 | 194.22 | 291.33 | 388.44 | 393.54 | 590.31 | 787.08 |
| 75 | 212.53 | 318.80 | 425.06 | 417.74 | 626.61 | 835.48 |
| 76 | 235.86 | 353.79 | 471.72 | 446.31 | 669.47 | 892.62 |
| 77 | 261.74 | 392.61 | 523.48 | 476.81 | 715.22 | 953.62 |
| 78 | 290.47 | 435.71 | 580.94 | 509.42 | 764.13 | 1,018.84 |
| 79 | 322.36 | 483.54 | 644.72 | 544.24 | 816.36 | 1,088.48 |
| 80 | 357.75 | 536.63 | 715.50 | 581.47 | 872.21 | 1,162.94 |
| 81 | 398.65 | 597.98 | 797.30 | 629.47 | 944.21 | 1,258.94 |
| 82 | 444.23 | 666.35 | 888.46 | 681.46 | 1,022.19 | 1,362.92 |
| 83 | 495.03 | 742.55 | 990.06 | 737.74 | 1,106.61 | 1,475.48 |
| 84 | 551.64 | 827.46 | 1,103.28 | 798.66 | 1,197.99 | 1,597.32 |

**Monthly Long Term Care Insurance Premium Rates For
Carnegie Endowment for International Peace
100% Facility Care
100% Assisted Living Facility / Residential Care Facility
100% Home Care**

| Facility Daily Benefit | Basic Plan | | | Basic Plan Plus Automatic Inflation | | |
|------------------------------|------------|-----------|-----------|-------------------------------------|-----------|-----------|
| | \$100 | \$150 | \$200 | \$100 | \$150 | \$200 |
| Lifetime Maximum | \$182,500 | \$273,750 | \$365,000 | \$182,500 | \$273,750 | \$365,000 |
| Issue Age | Plan 4 | Plan 5 | Plan 6 | Plan 4 | Plan 5 | Plan 6 |
| 18-30 | 13.62 | 20.43 | 27.24 | 69.01 | 103.52 | 138.02 |
| 31 | 14.30 | 21.45 | 28.60 | 71.93 | 107.90 | 143.86 |
| 32 | 15.00 | 22.50 | 30.00 | 74.97 | 112.46 | 149.94 |
| 33 | 15.74 | 23.61 | 31.48 | 78.14 | 117.21 | 156.28 |
| 34 | 16.52 | 24.78 | 33.04 | 81.43 | 122.15 | 162.86 |
| 35 | 17.35 | 26.03 | 34.70 | 84.89 | 127.34 | 169.78 |
| 36 | 18.20 | 27.30 | 36.40 | 88.48 | 132.72 | 176.96 |
| 37 | 19.09 | 28.64 | 38.18 | 92.22 | 138.33 | 184.44 |
| 38 | 20.02 | 30.03 | 40.04 | 96.11 | 144.17 | 192.22 |
| 39 | 21.02 | 31.53 | 42.04 | 100.19 | 150.29 | 200.38 |
| 40 | 22.05 | 33.08 | 44.10 | 104.43 | 156.65 | 208.86 |
| 41 | 23.46 | 35.19 | 46.92 | 109.66 | 164.49 | 219.32 |
| 42 | 24.97 | 37.46 | 49.94 | 115.13 | 172.70 | 230.26 |
| 43 | 26.54 | 39.81 | 53.08 | 120.88 | 181.32 | 241.76 |
| 44 | 28.23 | 42.35 | 56.46 | 126.93 | 190.40 | 253.86 |
| 45 | 30.02 | 45.03 | 60.04 | 133.27 | 199.91 | 266.54 |
| 46 | 31.91 | 47.87 | 63.82 | 139.94 | 209.91 | 279.88 |
| 47 | 33.95 | 50.93 | 67.90 | 146.93 | 220.40 | 293.86 |
| 48 | 36.10 | 54.15 | 72.20 | 154.29 | 231.44 | 308.58 |
| 49 | 38.40 | 57.60 | 76.80 | 161.99 | 242.99 | 323.98 |
| 50 | 40.83 | 61.25 | 81.66 | 170.12 | 255.18 | 340.24 |
| 51 | 43.81 | 65.72 | 87.62 | 176.08 | 264.12 | 352.16 |
| 52 | 46.99 | 70.49 | 93.98 | 182.25 | 273.38 | 364.50 |
| 53 | 50.40 | 75.60 | 100.80 | 188.66 | 282.99 | 377.32 |
| 54 | 54.07 | 81.11 | 108.14 | 195.28 | 292.92 | 390.56 |
| 55 | 58.00 | 87.00 | 116.00 | 202.11 | 303.17 | 404.22 |
| 56 | 62.21 | 93.32 | 124.42 | 209.20 | 313.80 | 418.40 |
| 57 | 66.73 | 100.10 | 133.46 | 216.54 | 324.81 | 433.08 |
| 58 | 71.58 | 107.37 | 143.16 | 224.13 | 336.20 | 448.26 |
| 59 | 76.79 | 115.19 | 153.58 | 232.00 | 348.00 | 464.00 |
| 60 | 82.38 | 123.57 | 164.76 | 240.13 | 360.20 | 480.26 |
| 61 | 89.75 | 134.63 | 179.50 | 253.61 | 380.42 | 507.22 |
| 62 | 97.79 | 146.69 | 195.58 | 267.84 | 401.76 | 535.68 |
| 63 | 106.54 | 159.81 | 213.08 | 282.87 | 424.31 | 565.74 |
| 64 | 116.10 | 174.15 | 232.20 | 298.73 | 448.10 | 597.46 |
| 65 | 134.74 | 202.11 | 269.48 | 336.06 | 504.09 | 672.12 |
| 66 | 145.71 | 218.57 | 291.42 | 357.19 | 535.79 | 714.38 |
| 67 | 157.55 | 236.33 | 315.10 | 379.64 | 569.46 | 759.28 |
| 68 | 170.37 | 255.56 | 340.74 | 403.50 | 605.25 | 807.00 |
| 69 | 184.21 | 276.32 | 368.42 | 428.87 | 643.31 | 857.74 |
| 70 | 199.21 | 298.82 | 398.42 | 455.83 | 683.75 | 911.66 |
| 71 | 217.99 | 326.99 | 435.98 | 483.88 | 725.82 | 967.76 |
| 72 | 238.55 | 357.83 | 477.10 | 513.67 | 770.51 | 1,027.34 |
| 73 | 261.04 | 391.56 | 522.08 | 545.29 | 817.94 | 1,090.58 |
| 74 | 276.00 | 414.00 | 552.00 | 559.27 | 838.91 | 1,118.54 |
| 75 | 302.03 | 453.05 | 604.06 | 593.68 | 890.52 | 1,187.36 |
| 76 | 335.18 | 502.77 | 670.36 | 634.26 | 951.39 | 1,268.52 |
| 77 | 371.97 | 557.96 | 743.94 | 677.63 | 1,016.45 | 1,355.26 |
| 78 | 412.81 | 619.22 | 825.62 | 723.95 | 1,085.93 | 1,447.90 |
| 79 | 458.12 | 687.18 | 916.24 | 773.44 | 1,160.16 | 1,546.88 |
| 80 | 508.41 | 762.62 | 1,016.82 | 826.34 | 1,239.51 | 1,652.68 |
| 81 | 566.54 | 849.81 | 1,133.08 | 894.57 | 1,341.86 | 1,789.14 |
| 82 | 631.32 | 946.98 | 1,262.64 | 968.44 | 1,452.66 | 1,936.88 |
| 83 | 703.50 | 1,055.25 | 1,407.00 | 1,048.42 | 1,572.63 | 2,096.84 |
| 84 | 783.96 | 1,175.94 | 1,567.92 | 1,134.99 | 1,702.49 | 2,269.98 |