

Chubb LBT Accumulated Annual Rates per 1,000
100% - 5 with LTC (divide by 12 for monthly)

Age	NS	SM
19	5.200	6.810
20	5.200	6.810
21	5.290	6.990
22	5.400	7.170
23	5.510	7.360
24	5.610	7.540
25	5.730	7.740
26	5.916	7.988
27	6.112	8.246
28	6.318	8.514
29	6.544	8.792
30	6.760	9.090
31	7.054	9.462
32	7.358	9.854
33	7.672	10.256
34	8.016	10.688
35	8.360	11.140
36	8.806	11.724
37	9.272	12.328
38	9.768	12.972
39	10.284	13.656
40	10.830	14.360
41	11.400	15.246
42	12.000	16.172
43	12.620	17.138
44	13.280	18.154
45	13.970	19.220
46	14.920	20.464
47	15.940	21.788
48	17.050	23.222
49	18.260	24.756
50	19.560	26.400
51	20.728	28.140
52	21.986	29.990
53	23.304	31.940
54	24.712	34.010
55	26.210	36.190
56	28.274	38.922
57	30.498	41.814
58	32.872	44.896
59	35.426	48.178
60	38.140	51.640

Age	NS	SM
61	41.424	55.928
62	44.908	60.426
63	48.582	65.144
64	52.476	70.072
65	56.590	75.270
66	62.838	83.360
67	69.506	91.980
68	76.644	101.200
69	84.302	111.070
70	92.520	121.670