

RATE INFORMATION AMENDMENT

This amendment forms a part of Group Policy No. 299907 002 issued to the Policyholder:

New Paltz United Teachers Benefit Trust Fund

INITIAL PREMIUM RATES

Choice A

Benefit Duration:

Home Care Benefit:

2 years

Professional Home and Community Care

100% of the LTC Facility Monthly Benefit

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	.29	46	.53	74	4.70
19	.29	47	.56	75	5.34
20	.29	48	.60	76	5.96
21	.29	49	.64	77	6.70
22	.29	50	.69	78	7.39
23	.29	51	.74	79	8.16
24	.29	52	.80	80	8.97
25	.29	53	.84	81	9.85
26	.29	54	.89	82	10.84
27	.29	55	.95	83	11.94
28	.29	56	1.01	84	13.07
29	.29	57	1.07	85	14.39
30	.29	58	1.15	86	15.60
31	.29	59	1.24	87	16.71
32	.30	60	1.34	88	17.92
33	.31	61	1.47	89	19.19
34	.32	62	1.60	90	20.54
35	.33	63	1.73	91	21.73
36	.35	64	1.87	92	22.95
37	.36	65	2.08	93	24.06
38	.37	66	2.23	94	25.11
39	.39	67	2.48	95	25.97
40	.40	68	2.69	96	27.26
41	.42	69	2.92	97	28.36
42	.44	70	3.18	98	29.19
43	.46	71	3.48	99	30.09
44	.48	72	3.85	100	31.11
45	.51	73	4.25		

Choice B

Benefit Duration:

Home Care Benefit:

6 years

Professional Home and Community Care

100% of the LTC Facility Monthly Benefit

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	.49	46	.96	74	7.76
19	.49	47	1.00	75	8.82
20	.49	48	1.07	76	9.83
21	.49	49	1.15	77	11.02
22	.49	50	1.24	78	12.14
23	.49	51	1.32	79	13.39
24	.49	52	1.41	80	14.67
25	.49	53	1.49	81	16.10
26	.49	54	1.56	82	17.68
27	.49	55	1.66	83	19.42
28	.49	56	1.75	84	21.22
29	.49	57	1.85	85	23.32
30	.49	58	1.98	86	25.40
31	.50	59	2.13	87	27.36
32	.52	60	2.29	88	29.53
33	.54	61	2.50	89	31.82
34	.56	62	2.72	90	34.28
35	.58	63	2.93	91	36.29
36	.61	64	3.15	92	38.10
37	.63	65	3.51	93	39.38
38	.66	66	3.75	94	40.38
39	.69	67	4.15	95	40.79
40	.72	68	4.50	96	42.79
41	.75	69	4.85	97	44.52
42	.79	70	5.26	98	45.75
43	.82	71	5.76	99	47.02
44	.87	72	6.38	100	48.35
45	.91	73	7.03		

Choice C

Benefit Duration:
Home Care Benefit:

Lifetime
Professional Home and Community Care
100% of the LTC Facility Monthly Benefit

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	.73	46	1.35	74	10.30
19	.73	47	1.41	75	11.78
20	.73	48	1.51	76	13.09
21	.73	49	1.62	77	14.63
22	.73	50	1.73	78	16.04
23	.73	51	1.85	79	17.62
24	.73	52	1.97	80	19.22
25	.73	53	2.06	81	20.99
26	.73	54	2.16	82	22.88
27	.73	55	2.29	83	24.91
28	.73	56	2.41	84	26.99
29	.73	57	2.54	85	29.37
30	.73	58	2.71	86	31.95
31	.75	59	2.90	87	34.38
32	.77	60	3.11	88	37.06
33	.80	61	3.39	89	39.87
34	.82	62	3.68	90	42.87
35	.85	63	3.97	91	45.16
36	.88	64	4.27	92	47.15
37	.92	65	4.77	93	48.38
38	.95	66	5.09	94	49.21
39	.99	67	5.64	95	49.70
40	1.03	68	6.09	96	51.49
41	1.08	69	6.56	97	53.52
42	1.12	70	7.09	98	54.92
43	1.17	71	7.74	99	56.35
44	1.23	72	8.53	100	57.81
45	1.29	73	9.37		

Choice D

Benefit Duration:

2 years

Home Care Benefit:

Professional Home and Community Care
100% of the LTC Facility Monthly Benefit

Non-Forfeiture Benefit:

Shortened Benefit Period

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	.32	46	.60	74	5.26
19	.32	47	.63	75	5.98
20	.32	48	.67	76	6.67
21	.32	49	.72	77	7.50
22	.32	50	.77	78	8.28
23	.32	51	.83	79	9.14
24	.32	52	.89	80	10.04
25	.32	53	.94	81	11.03
26	.32	54	1.00	82	12.14
27	.32	55	1.06	83	13.37
28	.32	56	1.13	84	14.64
29	.32	57	1.20	85	16.12
30	.32	58	1.29	86	17.47
31	.33	59	1.39	87	18.72
32	.34	60	1.50	88	20.07
33	.35	61	1.64	89	21.49
34	.36	62	1.79	90	23.00
35	.37	63	1.94	91	24.34
36	.39	64	2.09	92	25.70
37	.40	65	2.33	93	26.95
38	.42	66	2.50	94	28.12
39	.43	67	2.78	95	29.09
40	.45	68	3.02	96	30.53
41	.47	69	3.27	97	31.76
42	.49	70	3.56	98	32.69
43	.52	71	3.90	99	33.71
44	.54	72	4.32	100	34.84
45	.57	73	4.76		

Choice E

Benefit Duration:

6 years

Home Care Benefit:

Professional Home and Community Care
100% of the LTC Facility Monthly Benefit

Non-Forfeiture Benefit:

Shortened Benefit Period

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	.54	46	1.07	74	8.69
19	.54	47	1.12	75	9.88
20	.54	48	1.20	76	11.01
21	.54	49	1.29	77	12.35
22	.54	50	1.39	78	13.60
23	.54	51	1.48	79	14.99
24	.54	52	1.58	80	16.43
25	.54	53	1.67	81	18.03
26	.54	54	1.75	82	19.80
27	.54	55	1.86	83	21.75
28	.54	56	1.96	84	23.77
29	.54	57	2.07	85	26.12
30	.54	58	2.22	86	28.44
31	.56	59	2.38	87	30.64
32	.58	60	2.57	88	33.07
33	.60	61	2.80	89	35.64
34	.63	62	3.05	90	38.40
35	.65	63	3.28	91	40.64
36	.68	64	3.53	92	42.67
37	.71	65	3.93	93	44.10
38	.74	66	4.20	94	45.23
39	.77	67	4.65	95	45.68
40	.81	68	5.04	96	47.92
41	.84	69	5.44	97	49.87
42	.88	70	5.89	98	51.24
43	.92	71	6.46	99	52.66
44	.97	72	7.14	100	54.15
45	1.02	73	7.87		

Choice F

Benefit Duration:

Home Care Benefit:

Non-Forfeiture Benefit:

Lifetime

Professional Home and Community Care
100% of the LTC Facility Monthly Benefit
Shortened Benefit Period

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	.82	46	1.52	74	11.53
19	.82	47	1.58	75	13.20
20	.82	48	1.69	76	14.67
21	.82	49	1.81	77	16.39
22	.82	50	1.94	78	17.97
23	.82	51	2.07	79	19.73
24	.82	52	2.20	80	21.52
25	.82	53	2.31	81	23.50
26	.82	54	2.42	82	25.62
27	.82	55	2.56	83	27.90
28	.82	56	2.70	84	30.23
29	.82	57	2.84	85	32.89
30	.82	58	3.03	86	35.78
31	.84	59	3.25	87	38.51
32	.87	60	3.49	88	41.51
33	.89	61	3.79	89	44.66
34	.92	62	4.13	90	48.02
35	.95	63	4.45	91	50.58
36	.99	64	4.78	92	52.80
37	1.03	65	5.34	93	54.19
38	1.06	66	5.71	94	55.11
39	1.11	67	6.31	95	55.66
40	1.15	68	6.82	96	57.67
41	1.20	69	7.34	97	59.95
42	1.26	70	7.94	98	61.51
43	1.31	71	8.67	99	63.11
44	1.38	72	9.55	100	64.75
45	1.45	73	10.50		

Choice G

Benefit Duration:

2 years

Home Care Benefit:

Professional Home and Community Care
100% of the LTC Facility Monthly Benefit

Benefit Increase:

5% Simple

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	.59	46	1.23	74	7.59
19	.59	47	1.27	75	8.20
20	.59	48	1.35	76	8.98
21	.59	49	1.44	77	9.91
22	.59	50	1.53	78	10.74
23	.59	51	1.64	79	11.63
24	.59	52	1.77	80	12.52
25	.59	53	1.86	81	13.53
26	.59	54	1.96	82	14.66
27	.59	55	2.07	83	15.90
28	.59	56	2.18	84	17.13
29	.59	57	2.30	85	18.50
30	.59	58	2.45	86	19.84
31	.62	59	2.62	87	21.04
32	.65	60	2.82	88	22.34
33	.68	61	3.03	89	23.68
34	.72	62	3.26	90	25.04
35	.75	63	3.46	91	26.26
36	.79	64	3.65	92	27.50
37	.83	65	3.91	93	28.61
38	.88	66	4.13	94	29.65
39	.92	67	4.52	95	30.49
40	.97	68	4.84	96	31.80
41	1.01	69	5.15	97	32.90
42	1.04	70	5.52	98	33.71
43	1.09	71	5.94	99	34.61
44	1.13	72	6.46	100	35.60
45	1.18	73	7.00		

Choice H

Benefit Duration:

6 years

Home Care Benefit:

Professional Home and Community Care
100% of the LTC Facility Monthly Benefit

Benefit Increase:

5% Simple

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	1.05	46	2.14	74	13.53
19	1.05	47	2.21	75	14.65
20	1.05	48	2.35	76	16.04
21	1.05	49	2.49	77	17.66
22	1.05	50	2.65	78	19.09
23	1.05	51	2.84	79	20.65
24	1.05	52	3.05	80	22.18
25	1.05	53	3.21	81	23.95
26	1.05	54	3.38	82	25.86
27	1.05	55	3.57	83	27.93
28	1.05	56	3.76	84	30.01
29	1.05	57	3.96	85	32.29
30	1.05	58	4.22	86	34.83
31	1.10	59	4.52	87	37.19
32	1.16	60	4.85	88	39.79
33	1.22	61	5.23	89	42.51
34	1.28	62	5.64	90	45.31
35	1.34	63	6.00	91	47.57
36	1.41	64	6.37	92	49.50
37	1.48	65	6.87	93	50.69
38	1.56	66	7.29	94	51.55
39	1.64	67	8.00	95	52.07
40	1.73	68	8.60	96	53.92
41	1.79	69	9.17	97	55.79
42	1.85	70	9.88	98	56.92
43	1.92	71	10.62	99	58.03
44	1.99	72	11.55	100	59.09
45	2.06	73	12.49		

Choice I

Benefit Duration:
Home Care Benefit:
Benefit Increase:

Lifetime
Professional Home and Community Care
100% of the LTC Facility Monthly Benefit
5% Simple

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	1.38	46	2.75	74	16.91
19	1.38	47	2.83	75	18.46
20	1.38	48	2.99	76	20.15
21	1.38	49	3.16	77	22.11
22	1.38	50	3.35	78	23.81
23	1.38	51	3.59	79	25.65
24	1.38	52	3.85	80	27.44
25	1.38	53	4.04	81	29.48
26	1.38	54	4.25	82	31.60
27	1.38	55	4.49	83	33.83
28	1.38	56	4.73	84	36.05
29	1.38	57	4.97	85	38.41
30	1.38	58	5.29	86	41.38
31	1.45	59	5.66	87	44.13
32	1.52	60	6.06	88	47.14
33	1.59	61	6.54	89	50.25
34	1.67	62	7.06	90	53.41
35	1.76	63	7.52	91	55.77
36	1.85	64	7.98	92	57.69
37	1.94	65	8.68	93	58.64
38	2.04	66	9.23	94	59.23
39	2.14	67	10.12	95	59.82
40	2.25	68	10.89	96	61.18
41	2.32	69	11.60	97	63.24
42	2.39	70	12.49	98	64.57
43	2.47	71	13.40	99	65.89
44	2.56	72	14.52	100	67.16
45	2.65	73	15.66		

Choice J

Benefit Duration:

2 years

Home Care Benefit:

Professional Home and Community Care
100% of the LTC Facility Monthly Benefit

Benefit Increase:

5% Simple

Non-Forfeiture Benefit:

Shortened Benefit Period

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	.66	46	1.37	74	8.50
19	.66	47	1.42	75	9.18
20	.66	48	1.51	76	10.06
21	.66	49	1.61	77	11.10
22	.66	50	1.71	78	12.02
23	.66	51	1.84	79	13.02
24	.66	52	1.98	80	14.02
25	.66	53	2.08	81	15.16
26	.66	54	2.19	82	16.41
27	.66	55	2.32	83	17.80
28	.66	56	2.44	84	19.19
29	.66	57	2.57	85	20.72
30	.66	58	2.74	86	22.22
31	.69	59	2.94	87	23.56
32	.73	60	3.16	88	25.02
33	.76	61	3.40	89	26.53
34	.80	62	3.65	90	28.04
35	.84	63	3.87	91	29.41
36	.89	64	4.09	92	30.80
37	.93	65	4.38	93	32.04
38	.98	66	4.63	94	33.20
39	1.03	67	5.06	95	34.15
40	1.09	68	5.42	96	35.62
41	1.13	69	5.77	97	36.84
42	1.17	70	6.18	98	37.76
43	1.22	71	6.65	99	38.76
44	1.27	72	7.24	100	39.87
45	1.32	73	7.84		

Choice K

Benefit Duration:

6 years

Home Care Benefit:

Professional Home and Community Care
100% of the LTC Facility Monthly Benefit

Benefit Increase:

5% Simple

Non-Forfeiture Benefit:

Shortened Benefit Period

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	1.17	46	2.40	74	15.15
19	1.17	47	2.48	75	16.41
20	1.17	48	2.63	76	17.96
21	1.17	49	2.79	77	19.78
22	1.17	50	2.97	78	21.38
23	1.17	51	3.18	79	23.12
24	1.17	52	3.42	80	24.85
25	1.17	53	3.59	81	26.82
26	1.17	54	3.78	82	28.96
27	1.17	55	4.00	83	31.28
28	1.17	56	4.21	84	33.62
29	1.17	57	4.43	85	36.17
30	1.17	58	4.73	86	39.01
31	1.23	59	5.06	87	41.65
32	1.30	60	5.43	88	44.57
33	1.36	61	5.86	89	47.61
34	1.43	62	6.32	90	50.74
35	1.50	63	6.73	91	53.28
36	1.58	64	7.13	92	55.44
37	1.66	65	7.69	93	56.77
38	1.75	66	8.17	94	57.74
39	1.84	67	8.96	95	58.32
40	1.93	68	9.63	96	60.39
41	2.00	69	10.28	97	62.48
42	2.07	70	11.06	98	63.75
43	2.14	71	11.90	99	65.00
44	2.23	72	12.93	100	66.18
45	2.31	73	13.99		

Choice L

Benefit Duration:

Home Care Benefit:

Benefit Increase:

Non-Forfeiture Benefit:

Lifetime

Professional Home and Community Care
100% of the LTC Facility Monthly Benefit

5% Simple

Shortened Benefit Period

Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit	Age	Monthly Rate Per \$100 of Monthly Benefit
18	1.55	46	3.08	74	18.93
19	1.55	47	3.17	75	20.68
20	1.55	48	3.35	76	22.57
21	1.55	49	3.54	77	24.77
22	1.55	50	3.75	78	26.66
23	1.55	51	4.02	79	28.73
24	1.55	52	4.31	80	30.73
25	1.55	53	4.53	81	33.01
26	1.55	54	4.76	82	35.39
27	1.55	55	5.03	83	37.89
28	1.55	56	5.30	84	40.38
29	1.55	57	5.57	85	43.02
30	1.55	58	5.93	86	46.35
31	1.62	59	6.33	87	49.42
32	1.70	60	6.79	88	52.80
33	1.79	61	7.33	89	56.28
34	1.88	62	7.90	90	59.82
35	1.97	63	8.42	91	62.46
36	2.07	64	8.93	92	64.61
37	2.17	65	9.72	93	65.68
38	2.28	66	10.34	94	66.34
39	2.40	67	11.33	95	67.00
40	2.52	68	12.19	96	68.52
41	2.60	69	12.99	97	70.83
42	2.68	70	13.99	98	72.31
43	2.77	71	15.01	99	73.79
44	2.87	72	16.26	100	75.22
45	2.97	73	17.54		

PREMIUM DUE DATES: March 1, 2012 and the first day of each calendar month thereafter.

The effective date of this amendment is October 1, 2012.

Dated at New York, New York on March 6, 2012.