

For: Sample Female
 Age: 60
 Underwriting Class: Female, Couples Discount
 Minimum LTC Duration: 6 Years



ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED⁽¹⁾

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	LTC Reimbursement Benefit Limits (2)		
					3% Compound Interest		
					Total	Annual	Monthly
1	60	100,000	80,000	188,800	382,118	59,075	4,923
2	61	0	80,000	183,200	393,582	60,847	5,071
3	62	0	80,000	178,400	405,389	62,672	5,223
4	63	0	80,000	173,600	417,551	64,552	5,379
5	64	0	80,000	168,800	430,077	66,489	5,541
6	65	0	80,000	164,000	442,980	68,484	5,707
7	66	0	80,000	160,000	456,269	70,538	5,878
8	67	0	80,000	156,000	469,957	72,654	6,055
9	68	0	80,000	151,200	484,056	74,834	6,236
10	69	0	80,000	148,000	498,577	77,079	6,423
11	70	0	80,000	144,000	513,535	79,391	6,616
12	71	0	80,000	140,000	528,941	81,773	6,814
13	72	0	80,000	136,800	544,809	84,226	7,019
14	73	0	80,000	133,600	561,153	86,753	7,229
15	74	0	80,000	130,400	577,988	89,355	7,446
16	75	0	80,000	127,200	595,327	92,036	7,670
17	76	0	80,000	124,800	613,187	94,797	7,900
18	77	0	80,000	121,600	631,583	97,641	8,137
19	78	0	80,000	119,200	650,530	100,570	8,381
20	79	0	80,000	118,149	670,046	103,587	8,632
21	80	0	80,000	118,149	690,148	106,695	8,891
22	81	0	80,000	118,149	710,852	109,896	9,158
23	82	0	80,000	118,149	732,178	113,193	9,433
24	83	0	80,000	118,149	754,143	116,589	9,716
25	84	0	80,000	118,149	776,767	120,086	10,007
26	85	0	80,000	118,149	800,070	123,689	10,307
27	86	0	80,000	118,149	824,072	127,400	10,617
28	87	0	80,000	118,149	848,795	131,222	10,935
29	88	0	80,000	118,149	874,259	135,158	11,263
30	89	0	80,000	118,149	900,486	139,213	11,601
31	90	0	80,000	118,149	927,501	143,389	11,949
32	91	0	80,000	118,149	955,326	147,691	12,308
33	92	0	80,000	118,149	983,986	152,122	12,677
34	93	0	80,000	118,149	1,013,505	156,685	13,057
35	94	0	80,000	118,149	1,043,910	161,386	13,449
40	99	0	80,000	118,149	1,210,178	187,091	15,591
45	104	0	80,000	118,149	1,402,928	216,889	18,074
50	109	0	80,000	118,149	1,626,378	251,434	20,953
55	114	0	80,000	118,149	1,885,418	291,481	24,290
60	119	0	80,000	118,149	2,185,717	337,906	28,159

(1) Projection values based on guaranteed maximum policy charges and guaranteed minimum credited rate. No-Lapse Protection provided by the Value Protection Rider. This projection assumes all planned premiums paid on due date.

(2) Total benefit limits for reimbursement of Qualified Long-Term Care Services. These values assume the monthly maximum is used for the entire duration selected and the Long-Term Care value will continue to increase on each policy anniversary as a result of the inflation option chosen. The monthly benefit shown is the amount available for the first 12 months of care.

(3) The amount paid on surrender reflects the Return of Premium, if available.