



Statement of Policy Cost and Benefit Information: Policy Values and Long-Term Care Benefits

ALL VALUES AND BENEFITS ARE GUARANTEED¹

Yr	Age	Annualized Premium	End of Year Net Surrender Proceeds	Beginning of Year Death Proceeds	Total Long-Term Care Benefits	Total Long-Term Care Benefits IRR	Monthly Maximum Benefit
	58	10,000	10,000	105,888	341,488	999.90%	4,412
2	59	10,000	20,000	105,888	351,018	234.39%	4,544
3	60	10,000	30,000	105,888	360,548	109.09%	4,676
4	61	10,000	40,000	105,888	370,078	70.09%	4,809
5	62	10,000	50,000	105,888	379,608	51.02%	4,941
6	63	10,000	60,000	105,888	389,138	39.67%	5,073
7	64	10,000	70,000	105,888	398,668	32.15%	5,206
8	65	10,000	80,000	105,888	408,198	26.80%	5,338
9	66	10,000	90,000	106,858	417,728	22.82%	5,470
10	67	10,000	100,000	115,740	427,258	19.74%	5,603
Total		100,000					
11	68	0	100,000	112,869	436,788	17.75%	5,735
12	69	0	100,000	110,108	446,317	16.16%	5,867
13	70	0	100,000	108,418	455,847	14.85%	6,000
14	71	0	100,000	108,350	465,377	13.75%	6,132
15	72	0	100,000	108,271	474,907	12.82%	6,265
16	73	0	100,000	108,201	484,437	12.03%	6,397
17	74	0	100,000	108,133	493,967	11.34%	6,529
18	75	0	100,000	108,069	503,497	10.73%	6,662
19	76	0	100,000	108,002	513,027	10.19%	6,794
20	77	0	100,000	107,921	522,557	9.71%	6,926
Total		100,000					

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23	80	0	100,000	107,632	551,147	8.55%	7,323
28	85	0	100,000	107,148	598,796	7.19%	7,985
33	90	0	100,000	106,518	646,446	6.26%	8,647
38	95	0	100,000	105,888	694,095	5.57%	9,309
43	100	0	100,000	105,888	741,745	5.05%	9,971
48	105	0	100,163	105,888	789,395	4.63%	10,632
53	110	0	101,697	105,888	837,044	4.28%	11,294
58	115	0	102,989	105,888	884,694	3.99%	11,956
63	120	0	105,888	106,946	932,343	3.71%	12,618
Total		0					