

For: Male, Couples Discount  
 Age: 58  
 Underwriting Class: Minimum LTC  
 Duration: 6 Years



**ALL VALUES AND BENEFITS SHOWN ARE GUARANTEED<sup>(1)</sup>**

						Long-Term Care Reimbursement Benefit Limits (2)			
Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	3% Compound Interest			
						Total	Annual	Monthly	IRR(5)
1	58	10,000	0	124,869	1,148.7%	403,852	62,435	5,203	543.3%
2	59	10,000	1,136	124,869	206.9%	415,967	64,308	5,359	162.8%
3	60	10,000	4,123	124,869	90.8%	428,447	66,237	5,520	93.1%
4	61	10,000	7,067	124,869	51.2%	441,300	68,224	5,685	64.6%
5	62	10,000	9,950	124,869	32.2%	454,539	70,271	5,856	49.0%
6	63	10,000	13,044	124,869	21.4%	468,175	72,379	6,032	39.2%
7	64	10,000	16,939	124,869	14.5%	482,220	74,550	6,213	32.5%
8	65	10,000	20,664	124,869	9.8%	496,687	76,787	6,399	27.6%
9	66	10,000	24,220	124,869	6.5%	511,588	79,090	6,591	23.9%
10	67	10,000	80,000	140,800	6.1%	526,935	81,463	6,789	21.4%
11	68	0	80,000	136,800	4.8%	542,743	83,907	6,992	19.4%
12	69	0	80,000	133,600	3.9%	559,026	86,424	7,202	17.8%
13	70	0	80,000	130,400	3.1%	575,796	89,017	7,418	16.5%
14	71	0	80,000	128,000	2.6%	593,070	91,687	7,641	15.4%
15	72	0	80,000	124,869	2.1%	610,862	94,438	7,870	14.4%
16	73	0	80,000	124,869	1.9%	629,188	97,271	8,106	13.6%
17	74	0	80,000	124,869	1.8%	648,064	100,189	8,349	12.9%
18	75	0	80,000	124,869	1.7%	667,506	103,195	8,600	12.3%
19	76	0	80,000	124,869	1.5%	687,531	106,291	8,858	11.7%
20	77	0	80,000	124,869	1.4%	708,157	109,479	9,123	11.3%
21	78	0	80,000	124,869	1.4%	729,401	112,764	9,397	10.8%
22	79	0	80,000	124,869	1.3%	751,284	116,147	9,679	10.4%
23	80	0	80,000	124,869	1.2%	773,822	119,631	9,969	10.1%
24	81	0	80,000	124,869	1.1%	797,037	123,220	10,268	9.7%
25	82	0	80,000	124,869	1.1%	820,948	126,916	10,576	9.5%
26	83	0	80,000	124,869	1.0%	845,576	130,724	10,894	9.2%
27	84	0	80,000	124,869	1.0%	870,943	134,646	11,220	8.9%
28	85	0	80,000	124,869	1.0%	897,072	138,685	11,557	8.7%
29	86	0	80,000	124,869	0.9%	923,984	142,846	11,904	8.5%
30	87	0	80,000	124,869	0.9%	951,704	147,131	12,261	8.3%
31	88	0	80,000	124,869	0.8%	980,254	151,545	12,629	8.1%
32	89	0	80,000	124,869	0.8%	1,009,662	156,091	13,008	7.9%
33	90	0	80,000	124,869	0.8%	1,039,952	160,774	13,398	7.8%
34	91	0	80,000	124,869	0.8%	1,071,151	165,597	13,800	7.6%
35	92	0	80,000	124,869	0.7%	1,103,285	170,565	14,214	7.5%
36	93	0	80,000	124,869	0.7%	1,136,384	175,682	14,640	7.4%
37	94	0	80,000	124,869	0.7%	1,170,475	180,953	15,079	7.2%
42	99	0	80,000	124,869	0.6%	1,356,902	209,774	17,481	6.7%
47	104	0	80,000	124,869	0.5%	1,573,021	243,185	20,265	6.3%
52	109	0	80,000	124,869	0.5%	1,823,562	281,918	23,493	6.0%

(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) Surrender Value is the greater of the Policy Value less Surrender Charge or the Return of Premium Benefit, if available.

(4) Internal Rate of Return on the Death Benefit Amount. IRR column is blank in years where IRR calculation is unavailable.

(5) Internal Rate of Return on the Total LTC Benefits. IRR column is blank in years where IRR calculation is unavailable.