

PREMIUM CALCULATION

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Policy Benefits You Have Chosen

Prepared For: **Mr. Hannah**
 State **AR**
 Age: **42** Birthdate:

Prepared For: **Mrs. Hannah**
 State **AR**
 Age: **48** Birthdate:

 Partnership Plan **No**
 Gender **Male**
 Underwriting Class **Preferred**
 Facility Daily Benefit **\$170**
 Benefit Period **2 years**
 Pool of Money **\$124,100**
 Home Care Daily Benefit **100%**
 Elimination Period **90 days**
 Inflation Protection **CPI Offer**
 Home Care Pay Option **Daily**
 Nonforfeiture Option **Contingent**
 Return of Premium **No**
 NY Metro Area **N/A**
 Shared Care **3rd Pool**
 Shared 3rd Pool **\$124,100**
 Couples Discount **Yes**
 Partners Benefit **No**
 MultiLife Discount **No**
 Modal Factor **Monthly**

 Partnership Plan **No**
 Gender **Female**
 Underwriting Class **Preferred**
 Facility Daily Benefit **\$170**
 Benefit Period **2 years**
 Pool of Money **\$124,100**
 Home Care Daily Benefit **100%**
 Elimination Period **90 days**
 Inflation Protection **CPI Offer**
 Home Care Pay Option **Daily**
 Nonforfeiture Option **Contingent**
 Return of Premium **No**
 NY Metro Area **N/A**
 Shared Care **3rd Pool**
 Shared 3rd Pool **\$124,100**
 Couples Discount **Yes**
 Partners Benefit **No**
 MultiLife Discount **No**
 Modal Factor **Monthly**

Premium \$103.74

Premium \$133.52

Total Premium: \$237.26

NYL Secure Care from New York Life is a tax-qualified plan with a pooled home and facility care benefit.

There is an informal care benefit for care by family or friends who do not live with the insured.

Benefits are enhanced when a plan of care by a Care Coordinator is followed. The elimination period may be reduced and home care reimbursed monthly rather than daily.

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