

PREMIUM CALCULATION

State: **OH**
 Prepared for: **Sheryl**
 Birthdate:
 Age: **41**

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Policy Benefits You Have Chosen

Partnership Plan	No
Gender	Female
Underwriting Class	Preferred
Facility Daily Benefit	\$140
Benefit Period	5 years
Pool of Money	\$255,500
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	No
Shared 3rd Pool	None
Couples Discount	No
Partners Benefit	No
MultiLife Discount	No
Modal Factor	Monthly
Premium	\$165.94

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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