New York Life NYL Secure Care

Date: **01/10/18**

Prepared for: **Mrs. Harris & Mr. Harris**

Prepared by:
Scott Olson
LTCShop.com
877-727-9582
Scott@LTCShop.com

State:	MN	MN
Birthdate:		
Age:	62	60

	Mrs. Harris	Mr. Harris	Mrs. Harris	Mr. Harris
Tax Qualified	**Yes**	**Yes**	**Yes**	**Yes**
Underwriting Class	**Preferred**	**Preferred**	**Preferred**	**Preferred**
Facility Daily Benefit	**$170**	**$170**	**$170**	**$170**
Facility Benefit Period	**2 years**	**2 years**	**2 years**	**2 years**
Home Care Daily Benefit	**100%**	**100%**	**100%**	**100%**
Monthly Home Care	**Daily**	**Daily**	**Daily**	**Daily**
Home Care Benefit Period	**Pooled**	**Pooled**	**Pooled**	**Pooled**
Inflation Protection	**CPI Offer**	**CPI Offer**	**3% Compound**	**3% Compound**
Facility Elimination Period	**90 days**	**90 days**	**90 days**	**90 days**
Nonforfeiture	**Contingent**	**Contingent**	**Contingent**	**Contingent**
Restoration of Benefit	**Yes**	**Yes**	**Yes**	**Yes**
Shared Benefit	**3rd Pool**	**3rd Pool**	**3rd Pool**	**3rd Pool**
Marital Discount	**Yes**	**Yes**	**Yes**	**Yes**
Payment Option	**Lifetime**	**Lifetime**	**Lifetime**	**Lifetime**
Modal Factor	**Annual**	**Annual**	**Annual**	**Annual**
Partnership Plan	**No**	**No**	**Yes**	**Yes**
Gender	**Female**	**Male**	**Female**	**Male**
Other	Pool of Money: **$124,100** Shared 3rd Pool: **$124,100**	Pool of Money: **$124,100** Shared 3rd Pool: **$124,100**	Pool of Money: **$124,100** Shared 3rd Pool: **$124,100**	Pool of Money: **$124,100** Shared 3rd Pool: **$124,100**
Premium	**$2,462.99**	**$1,723.34**	**$5,104.62**	**$3,493.83**
Total Premium	**$4,186.33**		**$8,598.45**	

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

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