New York Life NYL Secure Care **Date: 03/23/2018**

PREMIUM CALCULATION

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Policy Benefits You Have Chosen

Prepared For:	**Theresa**	Prepared For:	**Mark**
State	**CO**	State	**CO**
Age:	**58** Birthdate:	Age:	**58** Birthdate:
Partnership Plan	**No**	Partnership Plan	**No**
Gender	**Female**	Gender	**Male**
Underwriting Class	**Preferred**	Underwriting Class	**Preferred**
Facility Daily Benefit	**$170**	Facility Daily Benefit	**$170**
Benefit Period	**2 years**	Benefit Period	**2 years**
Pool of Money	**$124,100**	Pool of Money	**$124,100**
Home Care Daily Benefit	**100%**	Home Care Daily Benefit	**100%**
Elimination Period	**90 days**	Elimination Period	**90 days**
Inflation Protection	**CPI Offer**	Inflation Protection	**CPI Offer**
Home Care Pay Option	**Daily**	Home Care Pay Option	**Daily**
Nonforfeiture Option	**Contingent**	Nonforfeiture Option	**Contingent**
Return of Premium	**No**	Return of Premium	**No**
NY Metro Area	**N/A**	NY Metro Area	**N/A**
Shared Care	**3rd Pool**	Shared Care	**3rd Pool**
Shared 3rd Pool	**$124,100**	Shared 3rd Pool	**$124,100**
Couples Discount	**Yes**	Couples Discount	**Yes**
Partners Benefit	**No**	Partners Benefit	**No**
MultiLife Discount	**No**	MultiLife Discount	**No**
Modal Factor	**Annual**	Modal Factor	**Annual**
Premium	**$2,037.77**	**Premium**	**$1,596.63**

Total Premium: $3,634.40

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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