

PREMIUM CALCULATION

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Policy Benefits You Have Chosen

Prepared For: **Mrs. Saba**
 State **IL**
 Age: **66** Birthdate:

Prepared For: **Mr. Saba**
 State **IL**
 Age: **67** Birthdate:

 Partnership Plan **No**
 Gender **Female**
 Underwriting Class **Preferred**
 Facility Daily Benefit **\$200**
 Benefit Period **3 years**
 Pool of Money **\$219,000**
 Home Care Daily Benefit **100%**
 Elimination Period **90 days**
 Inflation Protection **No**
 Home Care Pay Option **Daily**
 Nonforfeiture Option **Contingent**
 Return of Premium **No**
 NY Metro Area **N/A**
 Shared Care **3rd Pool**
 Shared 3rd Pool **\$219,000**
 Couples Discount **Yes**
 Partners Benefit **No**
 MultiLife Discount **No**
 Modal Factor **Annual**

 Partnership Plan **No**
 Gender **Male**
 Underwriting Class **Preferred**
 Facility Daily Benefit **\$200**
 Benefit Period **3 years**
 Pool of Money **\$219,000**
 Home Care Daily Benefit **100%**
 Elimination Period **90 days**
 Inflation Protection **No**
 Home Care Pay Option **Daily**
 Nonforfeiture Option **Contingent**
 Return of Premium **No**
 NY Metro Area **N/A**
 Shared Care **3rd Pool**
 Shared 3rd Pool **\$219,000**
 Couples Discount **Yes**
 Partners Benefit **No**
 MultiLife Discount **No**
 Modal Factor **Annual**

Premium \$4,323.94

Premium \$3,336.56

Total Premium: \$7,660.50

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.

This is an independent illustration not provided or approved by the issuers of the policies shown. Use the Insurer's forms and software for Insurer-approved quotes and applications.