

Prepared for: **Paul & Denise**Prepared by:
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Birthdate:
Age: 62 63

	Paul	Denise	Paul	Denise
Tax Qualified	Yes	Yes	Yes	Yes
Underwriting Class	Preferred	Preferred Plus	Preferred	Preferred
Facility Daily Benefit	\$140	\$140	\$140	\$140
Facility Benefit Period	3 Years	3 Years	3 Years	3 Years
Home Care Daily Benefit	\$140	\$140	\$140	\$140
Monthly Home Care	Daily	Daily	Daily	Daily
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled
Inflation Protection	3% Compound	3% Compound	3% Compound	3% Compound
Facility Elimination Period	90 days	90 days	90 days	90 days
Nonforfeiture	Contingent	Contingent	Contingent	Contingent
Spouse Premium Waiver	Yes	Yes	Yes	Yes
Shared Benefit	3rd Pool	3rd Pool	3rd Pool	3rd Pool
Marital Discount	Both Spouses	Both Spouses	Both Spouses	Both Spouses
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Annual	Annual	Annual	Annual
Gender	Male	Female	Male	Female
Other	Policy Type: Comprehensive Partner Rate Class: Preferred Plus Pool of Money: \$153,300 Waiver of Premium HC: Yes Joint Applicant Rates: Yes Shared 3rd Pool: \$153,300	Policy Type: Comprehensive Partner Rate Class: Preferred Plus Pool of Money: \$153,300 Waiver of Premium HC: Yes Joint Applicant Rates: Yes Shared 3rd Pool: \$153,300	Policy Type: Comprehensive Partner Rate Class: Preferred Plus Pool of Money: \$153,300 Waiver of Premium HC: Yes Joint Applicant Rates: Yes Shared 3rd Pool: \$153,300	Policy Type: Comprehensive Partner Rate Class: Preferred Plus Pool of Money: \$153,300 Waiver of Premium HC: Yes Joint Applicant Rates: Yes Shared 3rd Pool: \$153,300
Premium	0	\$3,898.00	0	\$4,331.00
Total Premium		\$3,898.00		\$4,331.00

Tax-qualified plan which may include pooled facility and home care benefits. For Joint Insured applicants the premium shown is for BOTH applicants.

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.