

Prepared for: **Paul & Denise**

Prepared by:  
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State: PA PA  
 Birthdate:  
 Age: 62 63

	Paul	Denise	Paul	Denise
Tax Qualified	Yes	Yes	Yes	Yes
Underwriting Class	Preferred	Preferred	Preferred	Preferred
Facility Daily Benefit	\$140	\$140	\$140	\$140
Facility Benefit Period	3 years	3 years	3 years	3 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
Gender	Male	Female	Male	Female
Other	Pool of Money: <b>\$153,300</b> Shared 3rd Pool: <b>\$153,300</b>	Pool of Money: <b>\$153,300</b> Shared 3rd Pool: <b>\$153,300</b>	Pool of Money: <b>\$153,300</b> Shared 3rd Pool: <b>\$153,300</b>	Pool of Money: <b>\$153,300</b> Shared 3rd Pool: <b>\$153,300</b>
Premium	<b>\$1,784.10</b>	<b>\$2,712.16</b>	<b>\$3,545.20</b>	<b>\$5,565.42</b>
Total Premium	<b>\$4,496.26</b>		<b>\$9,110.62</b>	

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

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.