

PREMIUM CALCULATION

Scott Olson
877-727-9582
Scott@LTCShop.com

LTCShop.com

Policy Benefits You Have Chosen

Prepared For: Bill		Prepared For: Spouse	
State: PA		State: PA	
Age: 53	Birthdate:	Age: 52	Birthdate:

Partnership Plan	No	Partnership Plan	No
Gender	Male	Gender	Female
Underwriting Class	Preferred	Underwriting Class	Preferred
Facility Daily Benefit	\$140	Facility Daily Benefit	\$140
Benefit Period	3 years	Benefit Period	3 years
Pool of Money	\$153,300	Pool of Money	\$153,300
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	\$153,300	Shared 3rd Pool	\$153,300
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	\$1,325.77	Premium	\$1,739.35
Total Premium:	\$3,065.12		

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.