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|---------------------------------|-----------------------------------|-----------------|
| INITIAL RATES | | |
| BASE PLAN: | OPTIONS: | |
| FACILITY MONTHLY BENEFIT | \$1000 HOME CARE LEVEL | TOTAL |
| HOME MONTHLY BENEFIT | \$500 INFLATION PROTECTION | COMPOUND |
| FACILITY BEN DURATION | 3 YEARS | |
| HOME BENEFIT | 50% | |
| LIFETIME MAXIMUM | \$36,000 | |
| ELIMINATION PERIOD | 90 DAYS | |
| HOME CARE LEVEL | PROFESSIONAL | |

MONTHLY RATES

| INSURANCE AGE | BASE PLAN | BASE PLAN WITH | BASE PLAN WITH | BASE PLAN WITH |
|----------------------|------------------|------------------------|-------------------------|-------------------------|
| | | TOTAL HOME CARE | COMPOUND | TOTAL HOME CARE |
| | | OPTION | INFLATION OPTION | OPTION WITH |
| | | | | COMPOUND |
| | | | | INFLATION OPTION |
| 18-30 | 4.30 | 5.70 | 16.30 | 19.20 |
| 31 | 4.70 | 6.20 | 17.00 | 20.10 |
| 32 | 4.70 | 6.40 | 17.10 | 20.60 |
| 33 | 5.00 | 6.70 | 17.80 | 21.50 |
| 34 | 5.40 | 7.10 | 18.30 | 22.30 |
| 35 | 5.40 | 7.30 | 18.70 | 23.00 |
| 36 | 5.90 | 7.80 | 19.00 | 23.70 |
| 37 | 6.10 | 8.10 | 19.70 | 24.60 |
| 38 | 6.60 | 8.70 | 20.20 | 25.60 |
| 39 | 6.90 | 9.20 | 20.80 | 26.50 |
| 40 | 7.30 | 9.70 | 21.30 | 27.50 |
| 41 | 7.60 | 10.20 | 21.80 | 28.40 |
| 42 | 8.10 | 10.70 | 22.30 | 29.40 |
| 43 | 8.50 | 11.40 | 22.80 | 30.40 |
| 44 | 9.20 | 12.10 | 23.50 | 31.70 |
| 45 | 9.70 | 12.80 | 24.00 | 32.90 |
| 46 | 10.40 | 13.70 | 24.70 | 34.10 |
| 47 | 11.10 | 14.50 | 25.40 | 35.50 |
| 48 | 11.80 | 15.40 | 26.10 | 36.80 |
| 49 | 12.50 | 16.40 | 26.60 | 38.10 |
| 50 | 13.30 | 17.50 | 27.50 | 39.60 |
| 51 | 14.40 | 18.70 | 28.50 | 41.70 |
| 52 | 15.60 | 20.10 | 29.90 | 44.30 |
| 53 | 16.60 | 21.50 | 31.00 | 46.20 |
| 54 | 18.00 | 23.20 | 32.50 | 49.10 |
| 55 | 19.20 | 24.70 | 33.40 | 51.40 |
| 56 | 21.10 | 27.00 | 36.30 | 55.20 |
| 57 | 23.00 | 29.40 | 38.90 | 59.30 |
| 58 | 25.10 | 31.80 | 41.70 | 63.30 |
| 59 | 27.50 | 34.60 | 45.00 | 68.20 |
| 60 | 30.10 | 37.50 | 48.30 | 72.80 |
| 61 | 33.00 | 41.00 | 51.70 | 77.70 |
| 62 | 36.20 | 44.80 | 55.50 | 82.90 |
| 63 | 39.80 | 48.80 | 59.00 | 87.70 |
| 64 | 43.80 | 53.10 | 63.50 | 93.80 |
| 65 | 49.70 | 59.70 | 73.20 | 104.30 |
| 66 | 54.10 | 64.50 | 79.60 | 109.90 |
| 67 | 59.00 | 69.70 | 85.80 | 116.30 |
| 68 | 64.50 | 75.60 | 93.90 | 123.50 |
| 69 | 70.60 | 82.00 | 101.60 | 131.10 |
| 70 | 77.00 | 88.70 | 110.70 | 138.70 |
| 71 | 88.10 | 100.30 | 125.60 | 154.30 |
| 72 | 99.00 | 112.10 | 141.20 | 168.70 |
| 73 | 109.90 | 123.70 | 155.40 | 182.70 |
| 74 | 121.10 | 135.50 | 169.50 | 196.40 |
| 75 | 132.00 | 147.20 | 183.00 | 209.00 |
| 76 | 144.30 | 160.00 | 199.10 | 223.70 |
| 77 | 158.10 | 174.40 | 215.60 | 238.70 |
| 78 | 173.50 | 190.50 | 235.10 | 256.40 |
| 79 | 190.00 | 207.30 | 255.30 | 274.70 |
| 80 | 207.80 | 225.60 | 274.20 | 293.80 |
| 81 | 227.10 | 245.70 | 294.60 | 314.50 |
| 82 | 248.30 | 267.30 | 317.80 | 338.00 |
| 83 | 272.10 | 291.90 | 341.70 | 362.40 |
| 84 | 296.20 | 316.60 | 366.90 | 388.00 |

| | | |
|---------------------------------|-----------------------------------|-----------------|
| INITIAL RATES | | |
| BASE PLAN: | OPTIONS: | |
| FACILITY MONTHLY BENEFIT | \$1000 HOME CARE LEVEL | TOTAL |
| HOME MONTHLY BENEFIT | \$500 INFLATION PROTECTION | COMPOUND |
| FACILITY BEN DURATION | 6 YEARS | |
| HOME BENEFIT | 50% | |
| LIFETIME MAXIMUM | \$72,000 | |
| ELIMINATION PERIOD | 90 DAYS | |
| HOME CARE LEVEL | PROFESSIONAL | |

MONTHLY RATES

| INSURANCE AGE | BASE PLAN | BASE PLAN WITH TOTAL HOME CARE OPTION | BASE PLAN WITH COMPOUND INFLATION OPTION | BASE PLAN WITH TOTAL HOME CARE OPTION WITH COMPOUND INFLATION OPTION |
|----------------------|------------------|--|---|---|
| 18-30 | 5.20 | 7.10 | 20.90 | 24.70 |
| 31 | 5.40 | 7.30 | 21.30 | 25.40 |
| 32 | 5.50 | 7.80 | 21.80 | 26.30 |
| 33 | 5.90 | 8.00 | 22.50 | 27.20 |
| 34 | 6.10 | 8.30 | 22.70 | 27.90 |
| 35 | 6.40 | 8.70 | 23.40 | 28.90 |
| 36 | 6.70 | 9.20 | 23.70 | 29.60 |
| 37 | 7.10 | 9.70 | 24.40 | 30.80 |
| 38 | 7.40 | 10.20 | 24.70 | 31.70 |
| 39 | 8.00 | 10.90 | 25.60 | 33.00 |
| 40 | 8.50 | 11.40 | 26.10 | 34.10 |
| 41 | 8.80 | 11.90 | 26.60 | 35.10 |
| 42 | 9.50 | 13.00 | 27.50 | 36.50 |
| 43 | 10.20 | 13.70 | 28.00 | 37.90 |
| 44 | 10.70 | 14.40 | 28.70 | 39.10 |
| 45 | 11.40 | 15.40 | 29.40 | 40.70 |
| 46 | 12.10 | 16.30 | 29.90 | 41.90 |
| 47 | 13.00 | 17.50 | 30.80 | 43.60 |
| 48 | 13.80 | 18.50 | 31.70 | 45.20 |
| 49 | 14.70 | 19.70 | 32.40 | 46.90 |
| 50 | 15.70 | 21.10 | 33.20 | 48.80 |
| 51 | 17.10 | 22.80 | 34.90 | 51.70 |
| 52 | 18.30 | 24.20 | 36.00 | 54.00 |
| 53 | 19.70 | 26.00 | 37.50 | 56.70 |
| 54 | 21.30 | 28.00 | 39.30 | 60.20 |
| 55 | 23.00 | 30.10 | 40.80 | 63.30 |
| 56 | 25.10 | 32.70 | 43.80 | 67.60 |
| 57 | 27.50 | 35.80 | 47.20 | 73.00 |
| 58 | 30.10 | 38.90 | 50.70 | 78.00 |
| 59 | 33.20 | 42.70 | 55.00 | 84.60 |
| 60 | 36.30 | 46.40 | 59.20 | 90.50 |
| 61 | 40.00 | 50.70 | 63.30 | 96.50 |
| 62 | 43.90 | 55.50 | 68.20 | 103.30 |
| 63 | 48.40 | 60.70 | 72.50 | 109.90 |
| 64 | 53.60 | 66.80 | 78.40 | 117.80 |
| 65 | 61.20 | 75.40 | 90.70 | 131.70 |
| 66 | 66.80 | 81.70 | 98.80 | 138.90 |
| 67 | 73.20 | 88.70 | 106.90 | 147.70 |
| 68 | 80.30 | 96.70 | 117.10 | 157.30 |
| 69 | 88.20 | 105.20 | 127.00 | 167.80 |
| 70 | 96.50 | 114.50 | 138.90 | 178.50 |
| 71 | 110.70 | 130.30 | 157.60 | 198.80 |
| 72 | 125.10 | 146.00 | 177.50 | 217.80 |
| 73 | 139.30 | 161.90 | 196.20 | 236.80 |
| 74 | 153.50 | 177.70 | 214.00 | 254.80 |
| 75 | 167.80 | 193.60 | 231.30 | 272.00 |
| 76 | 184.20 | 211.60 | 252.60 | 292.50 |
| 77 | 202.10 | 231.10 | 273.70 | 312.80 |
| 78 | 222.50 | 253.40 | 299.30 | 337.40 |
| 79 | 244.30 | 277.30 | 326.10 | 363.00 |
| 80 | 267.80 | 303.30 | 350.80 | 389.60 |
| 81 | 293.10 | 330.60 | 376.80 | 417.40 |
| 82 | 320.60 | 360.70 | 406.70 | 449.30 |
| 83 | 351.70 | 394.40 | 437.30 | 482.50 |
| 84 | 383.00 | 428.50 | 470.20 | 517.80 |