

PRICE PROPOSAL  
 SCHEDULE A / APPENDIX K  
 CONTRACT YEARS 1 - 3  
 MONTHLY PREMIUMS

TWO-TIER PLAN  
 PROFESSIONAL AND INFORMAL HOME CARE PERCENT 60%  
 SHORTENED BENEFIT PERIOD NONFORFEITURE BENEFIT  
 AN AUTOMATIC BENEFIT INCREASE EQUAL TO 5% PER YEAR COMPOUNDED  
 FOR DURATION OF POLICY  
 90 DAY CUMULATIVE ELIMINATION PERIOD  
 3 OUT OF 6 ADLS  
 RETURN OF PREMIUM ON DEATH

PER DAY BENEFIT	\$75
LIFETIME MAIMUM BENEFIT	\$136,875

AGE	BASE BENEFIT ONLY	BASE BENEFIT WITH INFLATION PROTECTION	BASE BENEFIT WITH PAID-UP OPTION	BASE BENEFIT WITH INFLATION PROTECTION & PAID-UP OPTION
18-30	\$7.95	\$31.23	\$13.92	\$47.43
31	\$8.46	\$32.52	\$14.67	\$49.14
32	\$8.97	\$33.84	\$15.48	\$50.91
33	\$9.60	\$35.31	\$16.38	\$52.80
34	\$10.26	\$36.78	\$17.37	\$54.75
35	\$10.95	\$38.25	\$18.33	\$56.64
36	\$11.70	\$39.90	\$19.38	\$58.71
37	\$12.57	\$41.58	\$20.55	\$60.84
38	\$13.47	\$43.32	\$21.75	\$63.03
39	\$14.43	\$45.24	\$23.10	\$65.34
40	\$15.48	\$47.19	\$24.48	\$67.74
41	\$16.65	\$49.29	\$26.01	\$70.29
42	\$17.91	\$51.48	\$27.60	\$72.90
43	\$19.26	\$53.79	\$29.34	\$75.63
44	\$20.79	\$56.28	\$31.20	\$78.54
45	\$22.38	\$58.92	\$33.18	\$81.60
46	\$24.18	\$61.62	\$35.34	\$84.60
47	\$26.16	\$64.56	\$37.68	\$87.96
48	\$28.32	\$67.62	\$40.20	\$91.26
49	\$30.63	\$70.83	\$42.87	\$94.80
50	\$33.18	\$74.31	\$45.78	\$98.55
51	\$35.97	\$77.91	\$48.90	\$102.39
52	\$38.97	\$81.66	\$52.23	\$106.29
53	\$42.33	\$85.68	\$55.86	\$110.40
54	\$45.87	\$89.85	\$59.67	\$114.63
55	\$49.62	\$94.23	\$63.69	\$119.07
56	\$53.67	\$98.82	\$68.01	\$123.75
57	\$57.99	\$103.65	\$72.57	\$128.55
58	\$62.67	\$108.69	\$77.52	\$133.59

59	\$67.59	\$113.91	\$82.65	\$138.69
60	\$72.78	\$119.31	\$88.02	\$143.94
61	\$78.24	\$124.83	\$93.63	\$149.34
62	\$83.97	\$130.62	\$99.57	\$154.86
63	\$90.09	\$136.50	\$105.78	\$160.50
64	\$96.54	\$142.62	\$112.32	\$166.35
65	\$106.95	\$156.24	\$122.97	\$179.67
66	\$116.25	\$165.45	\$132.69	\$188.97
67	\$126.48	\$175.32	\$143.25	\$198.90
68	\$137.82	\$186.12	\$155.04	\$209.73
69	\$150.27	\$197.73	\$167.91	\$221.49
70	\$164.10	\$210.45	\$182.16	\$234.27
71	\$179.16	\$224.22	\$197.70	\$248.16
72	\$195.66	\$239.19	\$214.74	\$263.34
73	\$214.11	\$255.69	\$233.76	\$279.99
74	\$234.21	\$273.60	\$254.52	\$298.17
75	\$261.96	\$312.75	\$283.26	\$338.61
76	\$287.70	\$335.67	\$310.02	\$362.16
77	\$316.26	\$360.78	\$339.69	\$388.05
78	\$348.48	\$388.92	\$373.23	\$417.06
79	\$384.00	\$419.52	\$410.25	\$448.74
80	\$424.14	\$453.54	\$452.04	\$483.96
81	\$460.41	\$490.92	\$490.26	\$522.72
82	\$495.66	\$530.91	\$527.40	\$564.21
83	\$529.71	\$574.59	\$563.43	\$609.66
84	\$559.68	\$620.97	\$595.29	\$657.96
85	\$644.49	\$684.57	\$684.30	\$724.05

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 SHORTENED BENEFIT PERIOD NONFORFEITURE BENEFIT  
 ANUTOMATIC BENEFIT INCREASE EQUAL TO 5% PER YEAR COMPOUNDED  
 FOR DURATION OF POLICY  
 90 DAY CUMULATIVE ELIMINATION PERIOD  
 3 OUT OF 6 ADLS  
 RETURN OF PREMIUM ON DEATH

PER DAY BENEFIT	\$100
LIFETIME MAIMUM BENEFIT	\$182,500

AGE	BASE BENEFIT ONLY	BASE BENEFIT WITH INFLATION PROTECTION	BASE BENEFIT WITH PAID-UP OPTION	BASE BENEFIT WITH INFLATION PROTECTION & PAID-UP OPTION
18-30	\$10.60	\$41.64	\$18.56	\$63.24
31	\$11.28	\$43.36	\$19.56	\$65.52
32	\$11.96	\$45.12	\$20.64	\$67.88
33	\$12.80	\$47.08	\$21.84	\$70.40
34	\$13.68	\$49.04	\$23.16	\$73.00
35	\$14.60	\$51.00	\$24.44	\$75.52
36	\$15.60	\$53.20	\$25.84	\$78.28
37	\$16.76	\$55.44	\$27.40	\$81.12
38	\$17.96	\$57.76	\$29.00	\$84.04
39	\$19.24	\$60.32	\$30.80	\$87.12
40	\$20.64	\$62.92	\$32.64	\$90.32
41	\$22.20	\$65.72	\$34.68	\$93.72
42	\$23.88	\$68.64	\$36.80	\$97.20
43	\$25.68	\$71.72	\$39.12	\$100.84
44	\$27.72	\$75.04	\$41.60	\$104.72
45	\$29.84	\$78.56	\$44.24	\$108.80
46	\$32.24	\$82.16	\$47.12	\$112.80
47	\$34.88	\$86.08	\$50.24	\$117.28
48	\$37.76	\$90.16	\$53.60	\$121.68
49	\$40.84	\$94.44	\$57.16	\$126.40
50	\$44.24	\$99.08	\$61.04	\$131.40
51	\$47.96	\$103.88	\$65.20	\$136.52
52	\$51.96	\$108.88	\$69.64	\$141.72
53	\$56.44	\$114.24	\$74.48	\$147.20
54	\$61.16	\$119.80	\$79.56	\$152.84
55	\$66.16	\$125.64	\$84.92	\$158.76
56	\$71.56	\$131.76	\$90.68	\$165.00
57	\$77.32	\$138.20	\$96.76	\$171.40
58	\$83.56	\$144.92	\$103.36	\$178.12

59	\$90.12	\$151.88	\$110.20	\$184.92
60	\$97.04	\$159.08	\$117.36	\$191.92
61	\$104.32	\$166.44	\$124.84	\$199.12
62	\$111.96	\$174.16	\$132.76	\$206.48
63	\$120.12	\$182.00	\$141.04	\$214.00
64	\$128.72	\$190.16	\$149.76	\$221.80
65	\$142.60	\$208.32	\$163.96	\$239.56
66	\$155.00	\$220.60	\$176.92	\$251.96
67	\$168.64	\$233.76	\$191.00	\$265.20
68	\$183.76	\$248.16	\$206.72	\$279.64
69	\$200.36	\$263.64	\$223.88	\$295.32
70	\$218.80	\$280.60	\$242.88	\$312.36
71	\$238.88	\$298.96	\$263.60	\$330.88
72	\$260.88	\$318.92	\$286.32	\$351.12
73	\$285.48	\$340.92	\$311.68	\$373.32
74	\$312.28	\$364.80	\$339.36	\$397.56
75	\$349.28	\$417.00	\$377.68	\$451.48
76	\$383.60	\$447.56	\$413.36	\$482.88
77	\$421.68	\$481.04	\$452.92	\$517.40
78	\$464.64	\$518.56	\$497.64	\$556.08
79	\$512.00	\$559.36	\$547.00	\$598.32
80	\$565.52	\$604.72	\$602.72	\$645.28
81	\$613.88	\$654.56	\$653.68	\$696.96
82	\$660.88	\$707.88	\$703.20	\$752.28
83	\$706.28	\$766.12	\$751.24	\$812.88
84	\$746.24	\$827.96	\$793.72	\$877.28
85	\$859.32	\$912.76	\$912.40	\$965.40

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 90 DAY CUMULATIVE ELIMINATION PERIOD  
 3 OUT OF 6 ADLS  
 RETURN OF PREMIUM ON DEATH

PER DAY BENEFIT	\$125
LIFETIME MAIMUM BENEFIT	\$228,125

AGE	BASE BENEFIT ONLY	BASE BENEFIT WITH INFLATION PROTECTION	BASE BENEFIT WITH PAID-UP OPTION	BASE BENEFIT WITH INFLATION PROTECTION & PAID-UP OPTION
18-30	\$13.25	\$52.05	\$23.20	\$79.05
31	\$14.10	\$54.20	\$24.45	\$81.90
32	\$14.95	\$56.40	\$25.80	\$84.85
33	\$16.00	\$58.85	\$27.30	\$88.00
34	\$17.10	\$61.30	\$28.95	\$91.25
35	\$18.25	\$63.75	\$30.55	\$94.40
36	\$19.50	\$66.50	\$32.30	\$97.85
37	\$20.95	\$69.30	\$34.25	\$101.40
38	\$22.45	\$72.20	\$36.25	\$105.05
39	\$24.05	\$75.40	\$38.50	\$108.90
40	\$25.80	\$78.65	\$40.80	\$112.90
41	\$27.75	\$82.15	\$43.35	\$117.15
42	\$29.85	\$85.80	\$46.00	\$121.50
43	\$32.10	\$89.65	\$48.90	\$126.05
44	\$34.65	\$93.80	\$52.00	\$130.90
45	\$37.30	\$98.20	\$55.30	\$136.00
46	\$40.30	\$102.70	\$58.90	\$141.00
47	\$43.60	\$107.60	\$62.80	\$146.60
48	\$47.20	\$112.70	\$67.00	\$152.10
49	\$51.05	\$118.05	\$71.45	\$158.00
50	\$55.30	\$123.85	\$76.30	\$164.25
51	\$59.95	\$129.85	\$81.50	\$170.65
52	\$64.95	\$136.10	\$87.05	\$177.15
53	\$70.55	\$142.80	\$93.10	\$184.00
54	\$76.45	\$149.75	\$99.45	\$191.05
55	\$82.70	\$157.05	\$106.15	\$198.45
56	\$89.45	\$164.70	\$113.35	\$206.25
57	\$96.65	\$172.75	\$120.95	\$214.25
58	\$104.45	\$181.15	\$129.20	\$222.65

59	\$112.65	\$189.85	\$137.75	\$231.15
60	\$121.30	\$198.85	\$146.70	\$239.90
61	\$130.40	\$208.05	\$156.05	\$248.90
62	\$139.95	\$217.70	\$165.95	\$258.10
63	\$150.15	\$227.50	\$176.30	\$267.50
64	\$160.90	\$237.70	\$187.20	\$277.25
65	\$178.25	\$260.40	\$204.95	\$299.45
66	\$193.75	\$275.75	\$221.15	\$314.95
67	\$210.80	\$292.20	\$238.75	\$331.50
68	\$229.70	\$310.20	\$258.40	\$349.55
69	\$250.45	\$329.55	\$279.85	\$369.15
70	\$273.50	\$350.75	\$303.60	\$390.45
71	\$298.60	\$373.70	\$329.50	\$413.60
72	\$326.10	\$398.65	\$357.90	\$438.90
73	\$356.85	\$426.15	\$389.60	\$466.65
74	\$390.35	\$456.00	\$424.20	\$496.95
75	\$436.60	\$521.25	\$472.10	\$564.35
76	\$479.50	\$559.45	\$516.70	\$603.60
77	\$527.10	\$601.30	\$566.15	\$646.75
78	\$580.80	\$648.20	\$622.05	\$695.10
79	\$640.00	\$699.20	\$683.75	\$747.90
80	\$706.90	\$755.90	\$753.40	\$806.60
81	\$767.35	\$818.20	\$817.10	\$871.20
82	\$826.10	\$884.85	\$879.00	\$940.35
83	\$882.85	\$957.65	\$939.05	\$1,016.10
84	\$932.80	\$1,034.95	\$992.15	\$1,096.60
85	\$1,074.15	\$1,140.95	\$1,140.50	\$1,206.75