

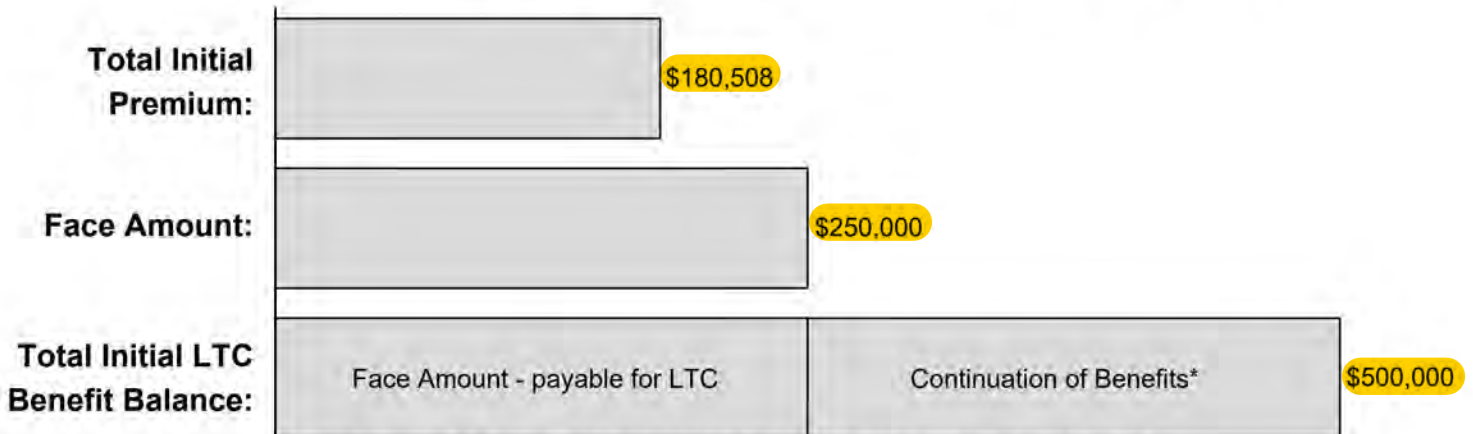
Asset Care[®]

Asset Care with Return of Premium

State: NE

Prepared for: John
Male, 63
Class: Non-Tobacco

Nancy
Female, 58
Class: Non-Tobacco



*Continuation of Benefits begins once the policy Face Amount is exhausted.

Initial LTC Benefit Limit, Per Individual:

\$5,000 Monthly
\$60,000 Annually

Initial LTC Benefit Limit, For One or Both Individuals**:

\$10,000 Monthly (\$5,000 per person)
\$120,000 Annually (\$60,000 per person)

**If both insured receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.

Premiums:

Single Pay Life Premium - \$119,775
Single Pay LTC Premium - \$60,733
ROP Premium*** - \$156,403
Total Initial Premium - \$180,508

Features and Benefits:

Benefit Period - 50 Months AOB¹ / 50 Months COB²
Inflation Option - 0% AOB¹ / 3% COB²
Inflation Duration - Lifetime
Guaranteed Return of Premium
Guaranteed Cash Value

***The amount of premium eligible for return of premium

¹ Acceleration of Benefits

² Continuation of Benefits

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End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit*	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$180,507.50	\$156,403	\$354,480	\$500,000	\$5,000	\$5,000
2	\$0.00	\$156,403	\$341,715	\$507,500	\$5,000	\$5,150
3	\$0.00	\$156,403	\$329,443	\$515,225	\$5,000	\$5,305
4	\$0.00	\$156,403	\$317,650	\$523,183	\$5,000	\$5,464
5	\$0.00	\$156,403	\$306,323	\$531,378	\$5,000	\$5,628
6	\$0.00	\$156,403	\$295,448	\$539,820	\$5,000	\$5,796
7	\$0.00	\$156,403	\$285,010	\$548,515	\$5,000	\$5,970
8	\$0.00	\$156,403	\$275,000	\$557,470	\$5,000	\$6,149
9	\$0.00	\$156,403	\$265,408	\$566,695	\$5,000	\$6,334
10	\$0.00	\$156,403	\$256,220	\$576,195	\$5,000	\$6,524
11	\$0.00	\$156,403	\$250,000	\$585,980	\$5,000	\$6,720
12	\$0.00	\$156,403	\$250,000	\$596,060	\$5,000	\$6,921
13	\$0.00	\$156,403	\$250,000	\$606,443	\$5,000	\$7,129
14	\$0.00	\$156,403	\$250,000	\$617,135	\$5,000	\$7,343
15	\$0.00	\$156,403	\$250,000	\$628,150	\$5,000	\$7,563
16	\$0.00	\$156,403	\$250,000	\$639,495	\$5,000	\$7,790
17	\$0.00	\$156,403	\$250,000	\$651,180	\$5,000	\$8,024
18	\$0.00	\$156,403	\$250,000	\$663,215	\$5,000	\$8,264
19	\$0.00	\$157,145	\$250,000	\$675,613	\$5,000	\$8,512
20	\$0.00	\$161,823	\$250,000	\$688,380	\$5,000	\$8,768
21	\$0.00	\$166,468	\$250,000	\$701,533	\$5,000	\$9,031
22	\$0.00	\$171,043	\$250,000	\$715,078	\$5,000	\$9,302
23	\$0.00	\$175,513	\$250,000	\$729,030	\$5,000	\$9,581
24	\$0.00	\$179,853	\$250,000	\$743,400	\$5,000	\$9,868
25	\$0.00	\$184,050	\$250,000	\$758,203	\$5,000	\$10,164
26	\$0.00	\$188,088	\$250,000	\$773,448	\$5,000	\$10,469
27	\$0.00	\$191,903	\$250,000	\$789,150	\$5,000	\$10,783
28	\$0.00	\$195,473	\$250,000	\$805,325	\$5,000	\$11,107
29	\$0.00	\$198,838	\$250,000	\$821,985	\$5,000	\$11,440
30	\$0.00	\$201,993	\$250,000	\$839,145	\$5,000	\$11,783
31	\$0.00	\$204,945	\$250,000	\$856,820	\$5,000	\$12,136