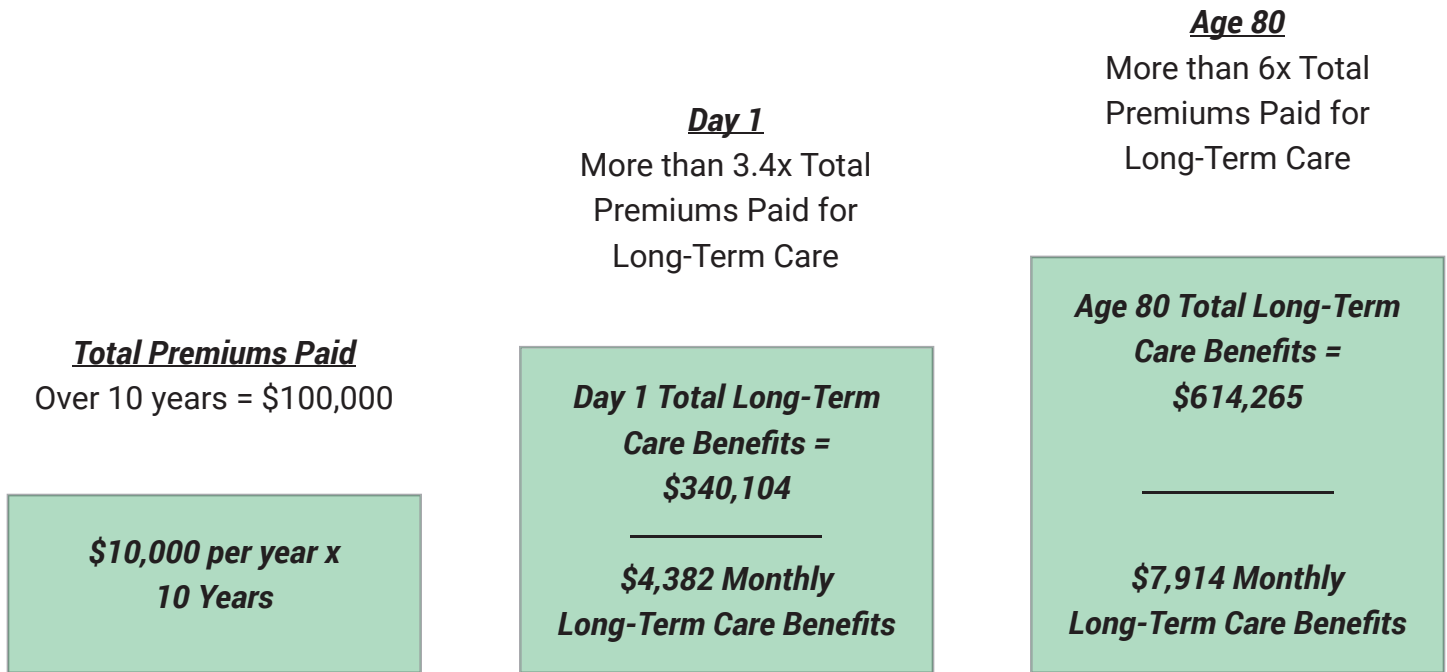


Hypothetical Example of a Life-Based “Hybrid” LTC Product

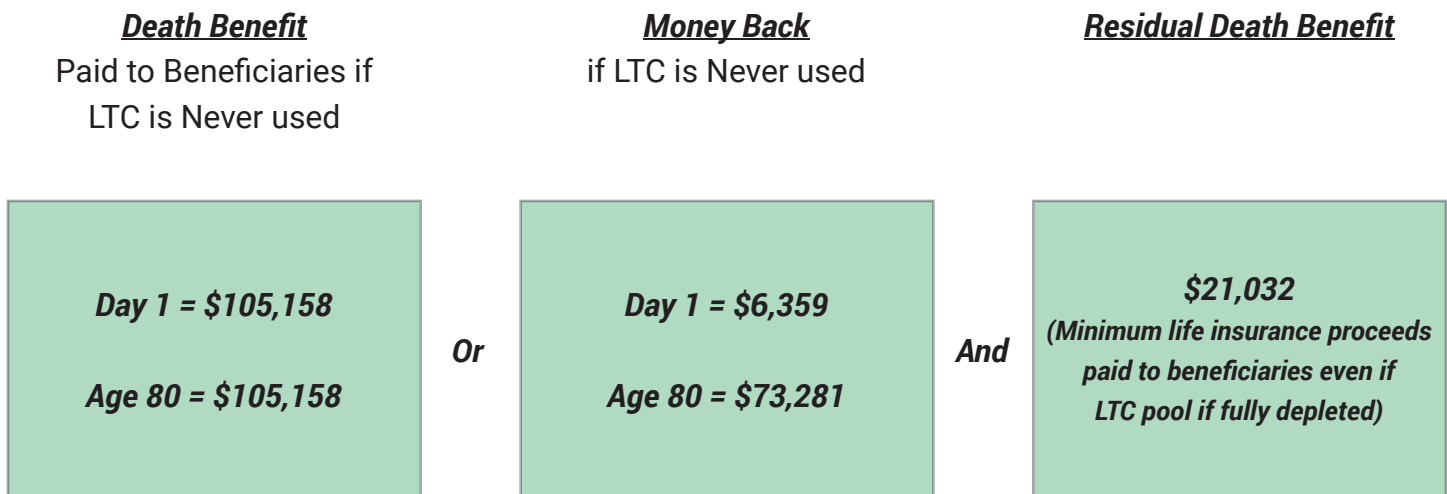
Premium of \$10,000 per year for 10 years, 60 year old male,
3% compound inflation, 6 year initial pool of LTC benefits

One of the advantages of Life based Hybrid LTC insurance is that this plan will always pay a benefit. The plan builds a pool of LTC benefits if you need it, pays a death benefit or provides a money back guarantee. These plans also often provide a guaranteed minimum or residual death benefit should you use all of your LTC pool. So whether you have an LTC claim, decide in the future this isn't the right protection for you or die before you use benefits, hybrid products always provide you with a benefit.

Leverage on Long-Term Care Premiums



Benefits if Long-Term Care is Never Used or Exhausted *



* The Guaranteed Death Benefit and/or Surrender Value (“Money Back”) will be reduced by any LTC benefits used. The Residual Death Benefit is paid even if LTC benefits are exhausted.