



\$500,000 Life Insurance Death Benefit with 2% LTC Rider

Super Preferred NonSmoker

Issue Age		Annual Premium Without LTC Rider	Annual Premium With LTC Rider	Max. Monthly Benefit (2%)	% Difference	\$ Difference
40	Male	2,548	2,717	10,000	7%	169
45	Male	3,082	3,312	10,000	7%	230
50	Male	3,977	4,274	10,000	7%	297
55	Male	5,153	5,570	10,000	8%	417
60	Male	6,676	7,225	10,000	8%	549
65	Male	9,207	9,977	10,000	8%	770
40	Female	2,069	2,204	10,000	7%	135
45	Female	2,509	2,688	10,000	7%	179
50	Female	3,353	3,587	10,000	7%	234
55	Female	4,548	4,867	10,000	7%	319
60	Female	5,746	6,163	10,000	7%	417
65	Female	7,650	8,229	10,000	8%	579

Preferred NonSmoker

Issue Age		Annual Premium Without LTC Rider	Annual Premium With LTC Rider	Max. Monthly Benefit (2%)	% Difference	\$ Difference
40	Male	2,832	3,034	10,000	7%	202
45	Male	3,452	3,727	10,000	8%	275
50	Male	4,418	4,762	10,000	8%	344
55	Male	5,698	6,169	10,000	8%	471
60	Male	7,345	7,965	10,000	8%	620
65	Male	10,042	10,919	10,000	9%	877
40	Female	2,306	2,461	10,000	7%	155
45	Female	2,895	3,108	10,000	7%	213
50	Female	3,722	3,993	10,000	7%	271
55	Female	4,886	5,246	10,000	7%	360
60	Female	6,185	6,651	10,000	8%	466
65	Female	8,182	8,830	10,000	8%	648

Standard Plus NonSmoker

Issue Age		Annual Premium Without LTC Rider	Annual Premium With LTC Rider	Max. Monthly Benefit (2%)	% Difference	\$ Difference
40	Male	3,234	3,474	10,000	7%	240
45	Male	4,087	4,419	10,000	8%	332
50	Male	5,241	5,655	10,000	8%	414
55	Male	6,849	7,431	10,000	8%	582
60	Male	8,730	9,480	10,000	9%	750
65	Male	11,808	12,853	10,000	9%	1,045
40	Female	2,712	2,899	10,000	7%	187
45	Female	3,432	3,692	10,000	8%	260
50	Female	4,320	4,649	10,000	8%	329
55	Female	5,571	6,011	10,000	8%	440
60	Female	7,226	7,778	10,000	8%	552
65	Female	9,834	10,591	10,000	8%	757

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