

FACILITY MMB	\$2100 and up in multiples of \$300	MAXIMUM of \$12,000 on most options
COMMUNITY MMB	80% of Facility MMB	Options of 60% or 100%
LIFETIME MAXIMUM	24 Months 36 Months 48 Months 60 Months 84 Months* Unlimited Months**	* NA to applicants over age 79 ** NA to applicants under age 50 or over age 79
INFLATION PROTECTION	None 5% Simple – No Maximum 5% Compound – 2 x Maximum 5% Compound – No Maximum	
ELIMINATION PERIODS	30 Days 60 Days 90 Days 180 Days	
PREMIUM PAYMENT OPTIONS	Lifetime 10-pay Paid Up at Age 65* Reduced Premium: • 50% at age 65* • 50% at age 70**	*NA to applicants after age 55 ** NA to applicants after age 60
PAYMENT MODES	Annual Semi-Annual Quarterly Monthly*	• Conditional premium required with application • Checks and Credit Cards accepted • Paper bill direct - annual only * EFT or Credit Card Only

RIDERS	SHARED CARE	Share benefits with Care Partner. Must be purchased by both. Policies must be identical in benefits and premium payment options. Must leave Care Partner with 24 month Lifetime Maximum. If one Care Partner dies, the surviving Care Partner will inherit the remaining benefit of other Care Partner. NA with 24 month Lifetime Maximum.
	RESTORATION OF BENEFITS	Restores benefits in full if policyholder has a lapse in care need for 180 days or longer. NA with Unlimited Lifetime Maximum.
	SHARED WAIVER	Waives premium for Care Partner not needing care if other Care Partner is receiving policy paid benefits.
	SURVIVOR BENEFIT	Waives premium for surviving Care Partner after other Care Partner dies. Both policies and riders must be in effect for more than 10 years. Must be purchased by both Care Partners.
	NONFORFEITURE	<ul style="list-style-type: none"> • Return of Premium – Upon death, premiums paid are refunded, minus benefits paid or payable. NA to applicants age 75 or older • Full Return of Premium – Upon death, all premiums paid are refunded. NA to applicants age 65 or older • Shortened Benefit Period – Provides a reduced paid up benefit if rider was purchased and in effect for 3 years or longer