

# MoneyGuard® Reserve



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## Narrative Summary

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

### All Values and Benefits are Guaranteed<sup>1</sup>

<b>Premium Received</b>	<b>\$100,000</b>	Single premium assumed to be received on policy effective date.
<b>Total Long-Term Care Benefit Limit</b>	<b>\$499,218</b>	The Total Long-Term Care Benefit Limit provides expense reimbursement for covered long-term care services including adult day care, home health care, personal care services, hospice services, nursing home care services, and residential care. Benefit payments will begin after the 90-day deductible period has been satisfied for services that require it. The specific services covered are described in the contract. The Total Long-Term Care Benefit Limit is composed of the following rider(s):  Comprehensive Long-Term Care Benefits Rider: \$166,406 Extension of Benefits Rider Benefit Limit: \$332,812
<b>Maximum Monthly Long-Term Care Benefit Limit</b>	<b>\$6,934</b>	Maximum Monthly Benefit is the initial amount available for reimbursement of covered services in any one month.
<b>Minimum Long-Term Care Benefit Duration</b>	<b>6 Years</b>	Based on the rider(s) selected, the policy will provide reimbursement for covered long-term care expenses for a minimum of 6 years. Long-Term Care Benefit Duration is based on the Comprehensive Long-Term Care Benefits Rider (CCBR) duration of 2 years, followed by Extension of Benefits Rider (EOBR) duration of 4 years selected at issue.
<b>Specified Amount of Death Benefit</b>	<b>\$166,406</b>	This amount is set at issue and is used to determine the amount of guaranteed Death Benefit. Long-Term Care reimbursement will reduce the Specified Amount on a dollar-for-dollar basis.
<b>Return of Premium Rider</b>	<b>\$100,000</b>	The Return of Premium Rider (ROPR) has been selected. The Return of Premium Benefit will pay the initial premium of \$100,000 less any indebtedness, withdrawals or benefits paid. There is a one time additional charge for the Return of Premium Rider that is already factored into the premium.
<b>Residual Death Benefit</b>	<b>\$16,640</b>	The Residual Death Benefit is payable to the beneficiary even if the Specified Amount has been exhausted as a result of long-term care expenses and the Insured has reached his/her Total Long-Term Care Benefit Limit. At the time of purchase, this benefit is equal to 10% of the initial Specified Amount. Residual death benefit will be decreased by 10% of any policy loans, unpaid loan interest and withdrawals.

This is an illustration for *MoneyGuard® Reserve* which is a Flexible Premium Adjustable Life (Universal Life) Insurance policy issued by The Lincoln National Life Insurance Company on Policy Form LN850 (8/05) with a Comprehensive Long-Term Care Benefits Rider (CCBR) and state variation thereto on Rider Form LR851 (8/05), an Extension of Benefits Rider (EOBR) and state variation thereto on Rider Form LR852 (8/05) and a Return of Premium Rider (ROPR) and state variations thereto on Rider Form LR850 (10/07). Benefits and features may vary by state.

The Long-Term Care benefits are intended for recognition as "Qualified Long-Term Care Insurance" under 7702B of the Internal Revenue Code (IRC). THIS ILLUSTRATION IS TO BE ACCOMPANIED BY AN OUTLINE OF COVERAGE.

<sup>(1)</sup> Benefits and values are guaranteed based on guaranteed interest of 4.00% and guaranteed cost of insurance charges, as long as no loans or withdrawals are taken.

THIS IS A LIFE INSURANCE POLICY ILLUSTRATION AND NOT A CONTRACT. ACTUAL RESULTS MAY VARY FROM THE ILLUSTRATED VALUES SHOWN IN THIS ILLUSTRATION. POLICY LIMITATIONS AND EXCLUSIONS ARE DESCRIBED IN THE OUTLINE OF COVERAGE THAT ACCOMPANIES THIS ILLUSTRATION. GUARANTEES ARE BACKED BY THE FINANCIAL STRENGTH OF THE LINCOLN NATIONAL LIFE INSURANCE COMPANY.

**Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.**

**Narrative Summary, Continued**

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

**All Values and Benefits are Guaranteed<sup>1</sup>**

<b>Long-Term Care Rider Charges</b>	Monthly deductions are for rider charges and the cost of any additional riders. They cover the cost of the Death Benefit and long-term care benefits. The monthly deduction for the CCBR is \$6.99. The monthly deduction for the EOBR is \$84.70. We cannot increase these charges.
<b>Surrender Charges</b>	The initial surrender charge decreases annually, eventually reaching zero at the end of year 20. Surrender charges are not assessed if Surrender Value is equal to the Return of Premium Benefit. The Surrender Value for each year of the policy is shown in the Surrender Value column of the illustration.

(1) Benefits and values are guaranteed based on guaranteed interest of 4.00% and guaranteed cost of insurance charges, as long as no loans or withdrawals are taken.

## Disclosures

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For: Valued Client	Specified Amount of Death Benefit:	\$166,406
Age: 65, Female, CA		
Risk Class: Non-Smoker		

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### Tax Status

The MoneyGuard® Reserve Death Benefit is generally received by the beneficiary income tax-free under Section 101(a)(1) of the Internal Revenue Code (IRC) and the long-term care benefits paid are not taxed as income under IRC Section 104(a)(3). The owner will pay no current income taxes on interest earnings credited to the policy's Cash Value.

Based on our understanding of applicable law, the illustrated policy is a Modified Endowment Contract (MEC) as defined in section 7702A of the Internal Revenue Code. Distributions from a MEC may be subject to income tax, and an additional 10% federal income tax penalty applies to taxable distributions received before the policy owner reaches age 59 1/2.

The charges for your Qualified Long-Term Care Insurance (QLTC) Rider are assessed against the value of your policy, and the IRS treats these charges as distributions from your policy. As such, these charges (distributions) may be taxable.

Since your policy is a MEC, it is subject to "Last in First Out" (LIFO) tax treatment. As a result, rider charges reduce the policy's cash value and cost basis monthly unless there is a gain in the policy. If there is a gain in the policy, rider charges are treated as distributions from gain and are, therefore, taxable. As such, Lincoln will report these taxable distributions on Form 1099R. If rider charges are taxable, the policy's cost basis is not reduced.

**The Pension Protection Act of 2006 (PPA) will change the tax treatment of your MoneyGuard policy effective January 10, 2010. Based on our understanding and analysis of the PPA, we will make the following changes to how we report certain policy events or transactions:**

- QLTC Rider charges will continue to be treated as distributions from your policy, but will not be considered taxable distributions (even if your policy is a MEC).
- QLTC Rider charges will reduce the investment in the contract (cost basis), but not below zero, as the charges are taken from your policy.
- Once the investment in the contract has been reduced to zero, distributions will come from any gain in the contract (but will still be excludible from income).

It is important to remember that these rider charges now and in the future impact the policy's cost basis. In the event any other financial transaction is requested, such as a request to exercise the Return of Premium Rider, the cost basis is used in determining if that transaction creates a taxable event. As previously noted, the cost basis is often reduced as a result of these rider charges. The owner should consult his/her personal tax advisor regarding this and other applicable tax matters.

**IRS Circular 230 Disclosure: This material was prepared to support the promotion and marketing of insurance products. Lincoln Financial Group® affiliates, their distributors, and their respective employees, representatives, and/or insurance agents do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used, and cannot be used for the purpose of avoiding U.S. federal, state or local tax penalties. Please consult with your own independent advisor as to any tax, accounting or legal statements made herein.**

**Understanding Your Illustration**

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

**Year**

Year is the policy year beginning with the effective date of the policy.

**Age**

Age is the insured's age at the end of the policy year shown.

**Premium Outlay**

Premium Outlay is the total amount paid into the policy for the year shown.

**Cash Value**

Cash Value is illustrated at policy year-end and includes the prior policy year-end Cash Value, increased by net premiums received, decreased by net loans, net indebtedness and monthly deductions and increased by interest credited during the policy year. Long-Term Care benefit payments will reduce the Cash Value by the same percentage amount as they reduce the Specified Amount.

**Surrender Value**

Surrender Value is illustrated at policy year-end and is the greater of Return of Premium Benefit or the prior year-end Cash Value, increased by net premiums received, decreased by policy charges and any surrender charges, increased by interest credited during the policy year.

**Death Benefit**

Death Benefit is the greater of the Specified Amount on the date of death decreased by any indebtedness and withdrawals or the minimum required Death Benefit decreased by any indebtedness. Under the IRC, the minimum required Death Benefit for a life insurance policy must be equal to or exceed a percentage of the greater of Cash Value or the amount which would be received upon policy surrender. This percentage varies by age.

**Total Long-Term Care Benefit**

The Total Long-Term Care Benefit Limit is the amount available for reimbursement of costs incurred for covered long-term care expenses. It is equal to the initial Specified Amount, as provided by the Comprehensive Long-Term Care Benefits Rider, plus the benefits provided by the Extension of Benefits Rider.

**This illustration is neither a contract nor an offer to contract. A full description of policy provisions and limitations is included in the policy itself and any applicable riders.**

The applicant certifies the following: 1) I have received a copy of this illustration, 2) I have received the Modified Endowment Contract disclosure statement and understand that the proposed plan of insurance would be a Modified Endowment Contract subject to special tax treatment, 3) I have been advised to consult with my own tax advisors regarding the tax effects of the illustrated policy and also with respect to its valuation and 4) I have received a copy of an Outline of Coverage.

**Applicant:** \_\_\_\_\_

**Date:** \_\_\_\_\_

The agent certifies the following: 1) I certify that this illustration has been presented to the applicant and that I have made no statements that are inconsistent with the illustration and 2) I certify that I have presented to the applicant an Outline of Coverage.

**Licensed Agent/Representative:** \_\_\_\_\_

**Date:** \_\_\_\_\_

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**Guaranteed Values**

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

**ALL VALUES SHOWN ARE GUARANTEED<sup>(1)</sup>**

Year	Age	Premium Outlay	Surrender Value(2)	Death Benefit(3)	Cash Value	Total LTC Benefit	Maximum Monthly Benefit
1	66	100,000	100,000	223,128	83,632	499,218	6,934
2	67	0	100,000	215,395	85,343	499,218	6,934
3	68	0	100,000	208,261	87,097	499,218	6,934
4	69	0	100,000	201,392	88,873	499,218	6,934
5	70	0	100,000	194,823	90,651	499,218	6,934
6	71	0	100,000	188,578	92,412	499,218	6,934
7	72	0	100,000	182,668	94,139	499,218	6,934
8	73	0	100,000	177,096	95,818	499,218	6,934
9	74	0	100,000	171,861	97,425	499,218	6,934
10	75	0	100,000	166,955	98,921	499,218	6,934
11	76	0	100,000	166,406	100,276	499,218	6,934
12	77	0	100,115	166,406	101,461	499,218	6,934
13	78	0	101,220	166,406	102,444	499,218	6,934
14	79	0	102,088	166,406	103,188	499,218	6,934
15	80	0	102,686	166,406	103,658	499,218	6,934
16	81	0	103,065	166,406	103,902	499,218	6,934
17	82	0	103,187	166,406	103,881	499,218	6,934
18	83	0	103,002	166,406	103,545	499,218	6,934
19	84	0	102,450	166,406	102,828	499,218	6,934
20	85	0	101,449	166,406	101,647	499,218	6,934
21	86	0	100,000	166,406	99,899	499,218	6,934
22	87	0	100,000	166,406	97,449	499,218	6,934
23	88	0	100,000	166,406	94,121	499,218	6,934
24	89	0	100,000	166,406	89,689	499,218	6,934
25	90	0	100,000	166,406	83,842	499,218	6,934
26	91	0	100,000	166,406	75,214	499,218	6,934
27	92	0	100,000	166,406	64,303	499,218	6,934
28	93	0	100,000	166,406	49,938	499,218	6,934
29	94	0	100,000	166,406	30,449	499,218	6,934
30	95	0	100,000	166,406	3,334	499,218	6,934
35	100	0	100,000	166,406	4,057	499,218	6,934
40	105	0	100,000	166,406	4,936	499,218	6,934
45	110	0	100,000	166,406	6,005	499,218	6,934
50	115	0	100,000	166,406	7,306	499,218	6,934
55	120	0	100,000	166,406	8,889	499,218	6,934

(1) Benefits and values are guaranteed based on guaranteed interest of 4.00% and guaranteed cost of insurance charges, as long as no loans or withdrawals are taken.

(2) Surrender Value is the greater of the Surrender Value as defined in the Understanding the Illustration section or the Return of Premium Benefit, if available.

(3) Under the Internal Revenue Code, the minimum Death Benefit for a life insurance policy must be equal to or exceed a percentage of the greater of Cash Value or the amount which would be received upon policy surrender. This percentage varies by age. The actual factors used to meet this requirement are disclosed in the Minimum Required Death Benefit Percentage Table included in your policy. When the illustrated Death Benefit is greater than the initial Specified Amount, it means we have applied these factors.

**Important Information**

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

**Life Insurance Cost Indices**

LIFE INSURANCE COST INDICES BASED ON GUARANTEED AMOUNT PAYABLE ON DEATH

Based on Guaranteed 4.00% Interest  
Rate and Guaranteed Charges

	<b>10 Year</b>	<b>20 Year</b>
Surrender Cost	24.35	25.59
Net Payment	63.08	41.43

AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE. THESE INDICES ARE USEFUL ONLY FOR THE COMPARISON OF RELATIVE COSTS OF TWO OR MORE SIMILAR POLICIES. THE PLANNED ANNUAL PREMIUM LESS ANNUAL CHARGES FOR RIDERS IS USED FOR THE BASIC POLICY PREMIUM IN CALCULATING THE INDICES ABOVE.

**Outline of Coverage Table**

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

Monthly Rider Charges

**Comprehensive Long-Term Care Benefits Rider ("CCBR")** \$6.99

CCBR Benefit Limit: **\$166,406**  
CCBR Duration: **2 Years**  
Maximum Monthly CCBR Benefit: **\$6,934**

Optional Inflation Protection \$0  
Option: **None**

**Extension of Benefits Rider ("EOBR")** \$84.70

EOBR Benefit Limit: **\$332,812**  
EOBR Duration: **4 Years**  
Maximum Monthly EOBR Benefit: **\$6,934**

Optional Inflation Protection \$0  
Option: **None**

**Additional Benefits - Lifetime Benefit Limit** No Additional Cost

Home Modifications: **\$1,156**  
Durable Medical Equipment: **\$1,156**  
Emergency Medical Alert System or Devices: **\$1,156**

=====  
Total Annual Rider Charges: \$1,100.28

33499 (08/05)

# New Business Data Sheet -- FOR HOME OFFICE USE ONLY

You must include the New Business Data Sheet when submitting the illustration to the Home Office

The following are all initial values and do not reflect any future changes.

Product	MoneyGuard® Reserve
Name	Valued Client
State	CA
Gender	Female
Age	65
Class	Non-Smoker
Death Benefit Option	Level
MEC	Yes
Face Amount	\$166,406
Planned Premium	\$100,000.00 for 1 year(s)
Payment Mode	Annual
Solve Details	Face Solve

## Riders

CCBR: **2 Years**  
 Inflation Protection: **None**  
 EOBR: **4 Years**  
 Inflation Protection: **None**  
 Return of Premium: **Yes**

Year	Total Premiums
------	----------------

1	100,000.00
2	0

Software version:  
 LFD v5.0 D  
 10/27/2009 10:52 AM  
 TP: 11,493.66  
 7P: 12,293.89

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The Lincoln National Life Insurance Company

Ft. Wayne, IN

LFD v5.0 D

**Summary Page**

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

<b>Premium Received:</b>	<b>\$100,000</b>
<b>Guaranteed Benefit Available for Long-Term Care Expenses:</b> <i>Providing at least 6 years of coverage</i>	<b>\$499,218</b>
<b>Guaranteed Maximum Monthly Benefit:</b> <i>Available for the following covered services:</i>	<b>\$6,934</b>
<ul style="list-style-type: none"> <li><i>Adult Day Care</i>                      <i>Nursing Home Care Services</i></li> <li><i>Home Health Care</i>                <i>Residential Care</i></li> <li><i>Personal Care Services</i></li> <li><i>Hospice Services</i></li> </ul>	
<b>Guaranteed Specified Amount of Death Benefit:</b>	<b>\$166,406</b>

*MoneyGuard® Reserve* is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) is available at issue. Benefits and features may vary by state. An additional cost for these riders will be deducted from the policy account value. It is underwritten by The Lincoln National Life Insurance Company. This supplemental illustration is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of *MoneyGuard® Reserve*, including other important information, please refer to the attached basic illustration and Outline of Coverage.

**Specified Amount:** Long-Term Care benefit payments reduce the Specified Amount of Death Benefit on a dollar-for-dollar basis.

**Premium:** Premiums are illustrated to include the cost for the Specified Amount of Death Benefit, use of the Specified Amount of Death Benefit for long-term care, the optional long-term care benefit, the increasing benefit limit and the Return of Premium Rider.

**Outline of Coverage:** This supplemental illustration must be accompanied by an Outline of Coverage.

# MoneyGuard® Reserve

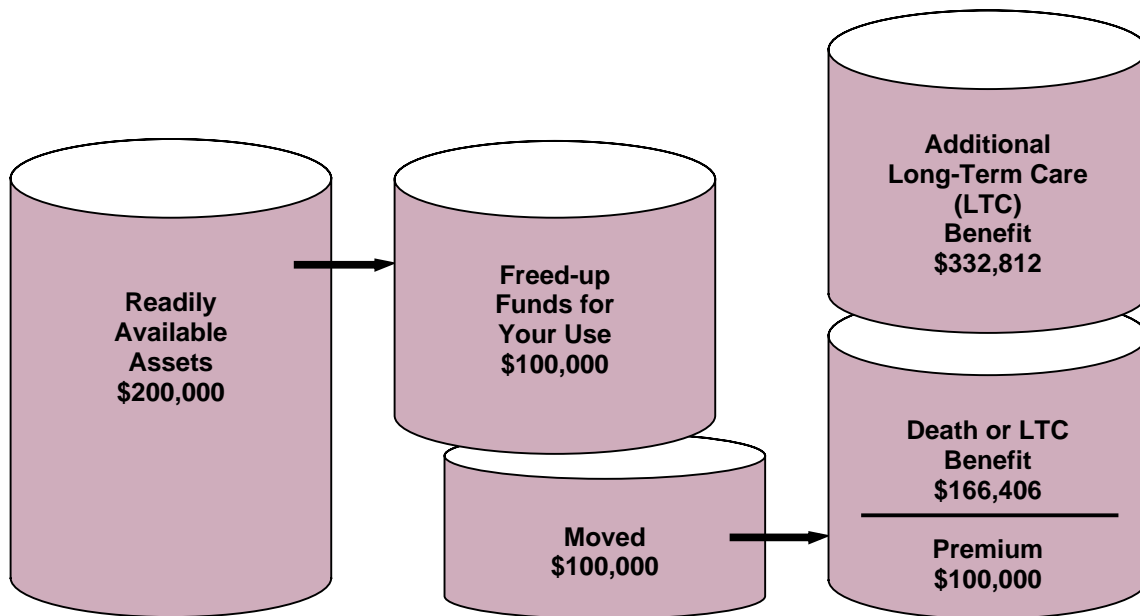
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Multi Financial Sec Corp

## Asset Movement

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

## MoneyGuard® Reserve *The Smart Way To Self-Insure®*



*MoneyGuard® Reserve* is an intelligent way to help protect your assets. By simply moving \$100,000 of your assets, *MoneyGuard® Reserve* provides an immediate death or long-term care benefit of \$166,406. This now frees up \$100,000 of your assets for other uses. *MoneyGuard® Reserve*, the smart way to self-insure.

*MoneyGuard® Reserve* is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) is available at issue. An additional cost for these riders will be deducted from the policy account value. It is underwritten by The Lincoln National Life Insurance Company. This supplemental illustration is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of *MoneyGuard® Reserve*, including other important information, please refer to the attached basic illustration and Outline of Coverage.

# MoneyGuard® Reserve

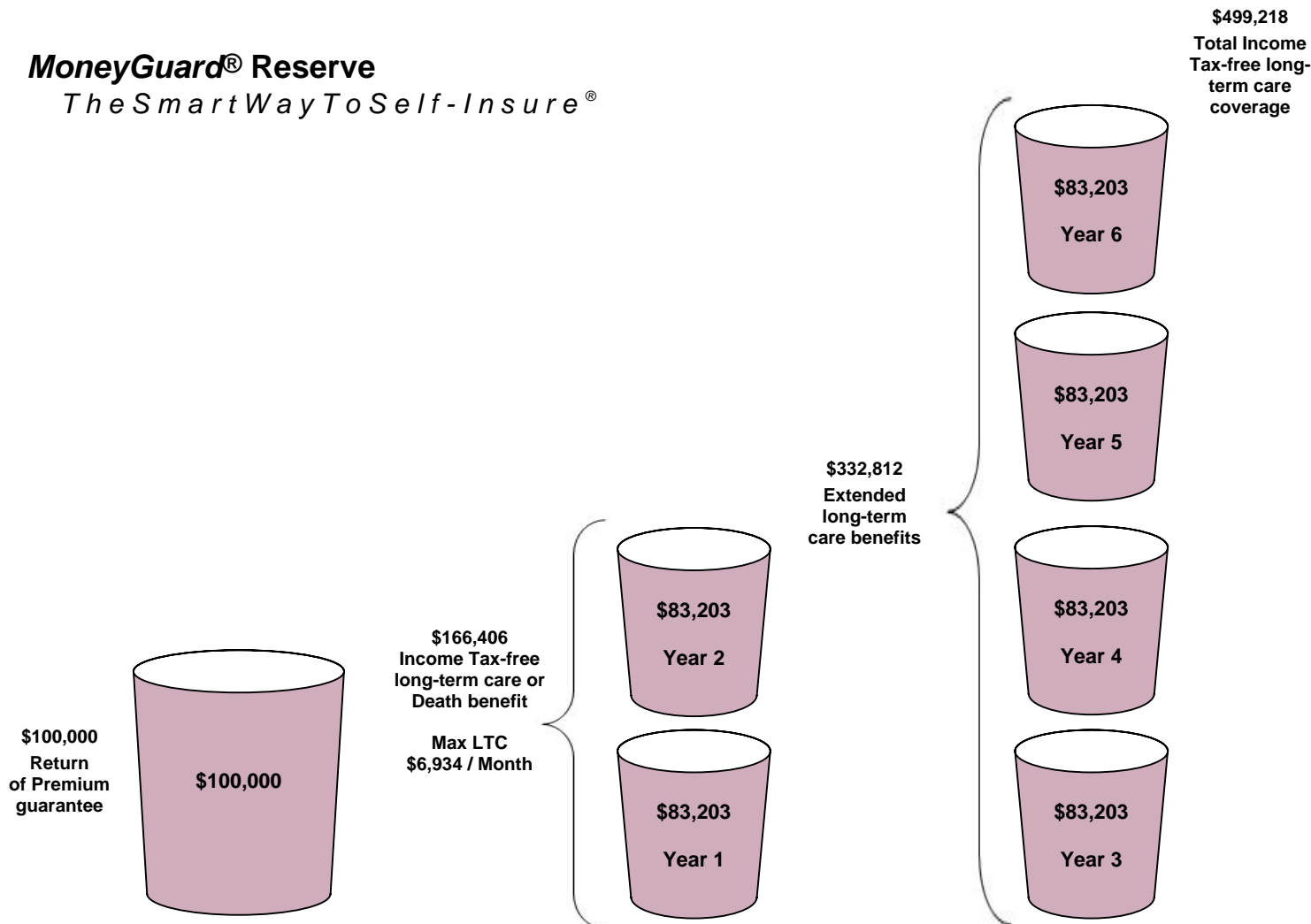
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## Linked Benefits

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

### MoneyGuard® Reserve *The Smart Way To Self-Insure®*



MoneyGuard® Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. An Extension of Benefits Rider (EOBR) is available to continue long-term care payments after the entire specified amount of death benefit has been paid. The Return of Premium Rider (ROPR) is available at issue. An additional cost for these riders will be deducted from the policy account value. It is underwritten by The Lincoln National Life Insurance Company. This supplemental illustration is based on guaranteed elements. For a complete description of the benefits, costs, exclusions, limitations and conditions of MoneyGuard® Reserve, including other important information, please refer to the attached basic illustration and Outline of Coverage.

**Internal Rate of Return Report**

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

Year	Age	Premium Outlay	Total LTC Benefit	IRR on LTC(1)(2)	Death Benefit	IRR on DB(1)	Total LTC + Residual DB	IRR on Total LTC Benefit + Residual DB(1)(3)
1	66	100,000	499,218	80.8%	223,128	123.1%	515,858	81.1%
2	67	0	499,218	50.5%	215,395	46.8%	515,858	50.8%
3	68	0	499,218	37.5%	208,261	27.7%	515,858	37.8%
4	69	0	499,218	30.0%	201,392	19.1%	515,858	30.3%
5	70	0	499,218	25.1%	194,823	14.3%	515,858	25.4%
6	71	0	499,218	21.6%	188,578	11.2%	515,858	21.9%
7	72	0	499,218	19.0%	182,668	9.0%	515,858	19.2%
8	73	0	499,218	16.9%	177,096	7.4%	515,858	17.2%
9	74	0	499,218	15.3%	171,861	6.2%	515,858	15.5%
10	75	0	499,218	14.0%	166,955	5.3%	515,858	14.1%
11	76	0	499,218	12.8%	166,406	4.7%	515,858	13.0%
12	77	0	499,218	11.9%	166,406	4.3%	515,858	12.0%
13	78	0	499,218	11.0%	166,406	4.0%	515,858	11.2%
14	79	0	499,218	10.3%	166,406	3.7%	515,858	10.5%
15	80	0	499,218	9.7%	166,406	3.5%	515,858	9.9%
16	81	0	499,218	9.2%	166,406	3.2%	515,858	9.3%
17	82	0	499,218	8.7%	166,406	3.0%	515,858	8.8%
18	83	0	499,218	8.2%	166,406	2.9%	515,858	8.3%
19	84	0	499,218	7.8%	166,406	2.7%	515,858	7.9%
20	85	0	499,218	7.4%	166,406	2.6%	515,858	7.6%
21	86	0	499,218	7.1%	166,406	2.5%	515,858	7.2%
22	87	0	499,218	6.8%	166,406	2.3%	515,858	6.9%
23	88	0	499,218	6.5%	166,406	2.2%	515,858	6.6%
24	89	0	499,218	6.3%	166,406	2.1%	515,858	6.4%
25	90	0	499,218	6.0%	166,406	2.1%	515,858	6.1%
26	91	0	499,218	5.8%	166,406	2.0%	515,858	5.9%
27	92	0	499,218	5.6%	166,406	1.9%	515,858	5.7%
28	93	0	499,218	5.4%	166,406	1.8%	515,858	5.5%
29	94	0	499,218	5.3%	166,406	1.8%	515,858	5.3%
30	95	0	499,218	5.1%	166,406	1.7%	515,858	5.2%

**This hypothetical presentation is for educational purposes only and is not intended to reflect or illustrate a specific product. This is not a contract.**

(1) The Internal Rate of Return is the rate at which premiums up to that year must be compounded each and every year to generate the Total LTC, Guaranteed Death Benefit or Total of All Benefits (Total LTC plus any Residual Death Benefit).

(2) IRR on Total LTC benefits assumes that Insured becomes Chronically Ill in any given year, remains Chronically Ill and utilizes the maximum monthly benefit for 6 years.

(3) The Residual Death Benefit is paid the following year after the LTC benefits are exhausted.

**Internal Rate of Return Report**

For: Valued Client  
Age: 65, Female, CA  
Risk Class: Non-Smoker

Specified Amount of Death Benefit: \$166,406

Year	Age	Premium Outlay	Total LTC Benefit	IRR on LTC(1)(2)	Death Benefit	IRR on DB(1)	Total LTC + Residual DB	IRR on Total LTC Benefit + Residual DB(1)(3)
35	100	0	499,218	4.4%	166,406	1.5%	515,858	4.5%
40	105	0	499,218	3.9%	166,406	1.3%	515,858	3.9%
45	110	0	499,218	3.5%	166,406	1.1%	515,858	3.5%
50	115	0	499,218	3.1%	166,406	1.0%	515,858	3.1%
55	120	0	499,218	0	166,406	0.9%	515,858	0

**This hypothetical presentation is for educational purposes only and is not intended to reflect or illustrate a specific product. This is not a contract.**

(1) The Internal Rate of Return is the rate at which premiums up to that year must be compounded each and every year to generate the Total LTC, Guaranteed Death Benefit or Total of All Benefits (Total LTC plus any Residual Death Benefit).

(2) IRR on Total LTC benefits assumes that Insured becomes Chronically Ill in any given year, remains Chronically Ill and utilizes the maximum monthly benefit for 6 years.

(3) The Residual Death Benefit is paid the following year after the LTC benefits are exhausted.