

Choosing a Plan is Easy...

Step 1 – Choose your Benefit Bank

You choose any amount between **\$100,000** and **\$1,000,000[†]** (available in one dollar increments).

Your Benefit Bank represents the lifetime dollar benefit amount available to you.
Your Benefit Bank balance is reduced by any benefits paid to you or on your behalf.

Step 2 – Choose Your Monthly Benefit

Choose **1%, 2% or 3%** of your Benefit Bank^{††}. Your Monthly Benefit is calculated as a percentage of your Benefit Bank and represents the maximum dollar benefit amount available to you on a monthly basis for your long term care needs. (Minimums: In WI: \$1,800; In SD: \$3,000)

\$ 250,000	X	2 %	=	\$ 5,000
Benefit Bank		Access %		Monthly Benefit

Example: A \$250,000 Benefit Bank with 2% access provides a Monthly Benefit of **\$5,000**.

When you become eligible for benefits, you will be reimbursed for your incurred long term care covered expenses up to your Monthly Benefit each calendar month. In a given month, any unused Monthly Benefit remains in your Benefit Bank and extends the life of your policy.

Step 3 – Review other features and benefits available

Standard Features

- Flexible Benefit*
- Guaranteed Future Purchase Offers
- Benefit Wait Period (90 Calendar Days)
- International Coverage Benefit*
- Waiver of Premium (upon eligible claim)
- Spouse Discount

Optional Benefit Riders

- Compound Inflation Benefit (3% or 5%)
- Money-Back Promise
- Non-forfeiture Benefit
- Shared Care

[†] Note for employees or members of multi-life offerings: additional health questions are required for Benefit Bank amounts over \$400,000 or \$300,000 with Shared Care.

^{††} 3% Monthly Benefit not available for Benefit Bank amounts over \$500,000 (in AZ: also not available with the Shared Care Benefit Rider)

*Not available in all states