Estimated Annual Premiums for LTC4 based on $200 Daily Benefit Amount:

	3 Year Benefit Period			
Annual Premiums at Issue Age for:	**Age 40**	**Age 50**	**Age 60**	**Age 70**
Base Plan without Rider	$ 663	$ 1,044	$ 1,838	$ 3,697
• 3% Compound Inflation Rider	$ 720	$ 1,142	$ 1,621	$ 2,115
• 5% Compound Inflation Rider	$ 1,680	$ 2,316	$ 2,763	$ 3,056
• 3% Simple Inflation Rider	$ 402	$ 719	$ 1,199	$ 1,801
• 5% Simple Inflation Rider	$ 686	$ 1,237	$ 1,966	$ 2,682
• Benefit Increase Option Rider*	$ 20	$ 31	$ 55	$ 111
• Return of Premium Death Benefit Rider	$ 30	$ 45	$ 51	$ 14
• Non-Forfeiture Rider	$ 50	$ 68	$ 119	$ 169
• Restoration of Benefit Rider	$ 36	$ 59	$ 106	$ 221
• Paid-up Survivor Benefit Rider (Joint Policy Only)	$ 44	$ 79	$ 175	$ 402

	6 Year Benefit Period			
Annual Premiums at Issue Age for:	**Age 40**	**Age 50**	**Age 60**	**Age 70**
Base Plan without Rider	$ 853	$ 1,436	$ 2,703	$ 5,602
• 3% Compound Inflation Rider	$ 960	$ 1,479	$ 1,908	$ 2,098
• 5% Compound Inflation Rider	$ 2,311	$ 3,115	$ 3,499	$ 3,436
• 3% Simple Inflation Rider	$ 513	$ 904	$ 1,342	$ 1,679
• 5% Simple Inflation Rider	$ 934	$ 1,645	$ 2,421	$ 2,907
• Benefit Increase Option Rider*	$ 26	$ 43	$ 81	$ 168
• Return of Premium Death Benefit Rider	$ 39	$ 62	$ 75	$ 21
• Non-Forfeiture Rider	$ 65	$ 93	$ 176	$ 256
• Restoration of Benefit Rider	$ 40	$ 69	$ 133	$ 287
• Paid-up Survivor Benefit Rider (Joint Policy Only)	$ 56	$ 108	$ 258	$ 609

	10 Year Benefit Period			
Annual Premiums at Issue Age for:	**Age 40**	**Age 50**	**Age 60**	**Age 70**
Base Plan without Rider	$ 940	$ 1,569	$ 2,923	$ 5,862
• 3% Compound Inflation Rider	$ 1,345	$ 2,133	$ 2,928	$ 3,501
• 5% Compound Inflation Rider	$ 3,088	$ 4,225	$ 4,964	$ 5,174
• 3% Simple Inflation Rider	$ 773	$ 1,414	$ 2,229	$ 2,989
• 5% Simple Inflation Rider	$ 1,345	$ 2,393	$ 3,623	$ 4,517
• Benefit Increase Option Rider*	$ 28	$ 47	$ 88	$ 176
• Return of Premium Death Benefit Rider	$ 42	$ 68	$ 81	$ 22
• Non-Forfeiture Rider	$ 72	$ 102	$ 190	$ 268
• Restoration of Benefit Rider	$ 27	$ 46	$ 87	$ 179
• Paid-up Survivor Benefit Rider (Joint Policy Only)	$ 62	$ 118	$ 279	$ 638

*The rates for the Benefit Increase Option Rider are at attained age, not at issue age.

Example of Estimated Annual Premiums for LTC4:

Issue Age: 60

Daily Benefit Amount: $200

Benefit Period: 3 year

Inflation Rider: 5% Simple

Return of Premium Death Benefit Rider: Yes

Benefits	Annual Premium	Monthly Premium
Base Plan	$ 1,838	$ 153
5% Simple Inflation Rider	$ 1,966	$ 164
Restoration of Benefit Rider	$ 220	$ 18
Return of Premium Death Benefit Rider	$ 112	$ 9
Total Premium	**$ 4,136**	**$ 345**

Single Policy Annual Premiums Comparison among LTC1, LTC2, LTC3 and LTC4 based on $200 Daily Benefit Amount:

		3 Year Benefit Period			
Plan**		Age 40	Age 50	Age 60	Age 70
Base Plan Without Riders	LTC1	$ 424	$ 666	$ 1,280	$ 2,820
	LTC2	$ 462	$ 706	$ 1,276	$ 2,992
	LTC3	$ 482	$ 696	$ 1,256	$ 2,956
	LTC4	**$ 663**	**$ 1,044**	**$ 1,838**	**$ 3,697**
	Genworth	$ 1,168	$ 1,253	$ 1,790	$ 4,523
	John Hancock	$ 756	$ 1,170	$ 1,980	$ 4,320
	FLTCIP	$ 326	$ 558	$ 1,066	$ 2,280

		6 Year Benefit Period / 5 Year Benefit Period			
Plan**		Age 40	Age 50	Age 60	Age 70
Base Plan Without Riders	LTC1 (6 Year)	$ 504	$ 816	$ 1,552	$ 3,458
	LTC2 (6 Year)	$ 544	$ 850	$ 1,562	$ 3,740
	LTC3 (6 Year)	$ 602	$ 892	$ 1,610	$ 3,788
	LTC4 (6 Year)	**$ 853**	**$ 1,436**	**$ 2,703**	**$ 5,602**
	Genworth (6 Year)	$ 1,545	$ 1,640	$ 2,455	$ 6,233
	John Hancock (6 Year)	$ 918	$ 1,404	$ 2,394	$ 5,328
	FLTCIP (5 Year)	$ 384	$ 665	$ 1,290	$ 2,761

		Lifetime Benefit Period / 10 Year Benefit Period			
Plan**		Age 40	Age 50	Age 60	Age 70
Base Plan Without Riders	LTC1 (Lifetime)***	$ 1,402	$ 2,346	$ 4,292	$ 9,694
	LTC2 (Lifetime)***	$ 1,484	$ 2,375	$ 4,381	$ 10,737
	LTC3 (Lifetime)	$ 918	$ 1,384	$ 2,434	$ 5,718
	LTC4 (10 Year)	**$ 940**	**$ 1,569**	**$ 2,923**	**$ 5,862**
	Genworth (10 Year)	$ 1,845	$ 1,995	$ 2,900	$ 7,440
	John Hancock (10 Year)	$ 1,206	$ 1,926	$ 3,330	$ 7,272
	FLTCIP (Lifetime)	$ 501	$ 887	$ 1,713	$ 3,635

** Genworth Privileged Choice Flex 2012 rates.
John Hancock Custom Care III LTC-11 2012 rates.
FLTCIP – Federal Long Term Care Insurance Program 2012 rates.

*** LTC1 and LTC2 premiums for the lifetime benefit period include the 85% rate increase.

Joint Policy Annual Premiums Comparison among LTC1, LTC2, LTC3 and LTC4 based on $200 Daily Benefit Amount:

		3 Year Benefit Period			
Plan**		**Age 40**	**Age 50**	**Age 60**	**Age 70**
Base Plan Without Riders	LTC1	$ 848	$ 1,332	$ 2,560	$ 5,640
	LTC2	$ 924	$ 1,412	$ 2,552	$ 5,984
	LTC3	$ 964	$ 1,392	$ 2,512	$ 5,912
	LTC4	**$ 994**	**$ 1,566**	**$ 2,756**	**$ 5,546**
	Genworth	$ 1,869	$ 2,003	$ 2,864	$ 7,235
	John Hancock	$ 1,092	$ 1,690	$ 2,860	$ 6,240
	FLTCIP	$ 652	$ 1,116	$ 2,132	$ 4,560

		6 Year Benefit Period / 5 Year Benefit Period			
Plan**		**Age 40**	**Age 50**	**Age 60**	**Age 70**
Base Plan Without Riders	LTC1 (6 Year)	$ 1,008	$ 1,632	$ 3,104	$ 6,916
	LTC2 (6 Year)	$ 1,088	$ 1,700	$ 3,124	$ 7,480
	LTC3 (6 Year)	$ 1,204	$ 1,784	$ 3,220	$ 7,576
	LTC4 (6 Year)	**$ 1,280**	**$ 2,154**	**$ 4,054**	**$ 8,404**
	Genworth (6 Year)	$ 2,470	$ 2,624	$ 3,926	$ 9,974
	John Hancock (6 Year)	$ 1,326	$ 2,028	$ 3,458	$ 7,696
	FLTCIP (5 Year)	$ 768	$ 1,330	$ 2,580	$ 5,522

		Lifetime Benefit Period / 10 Year Benefit Period			
Plan**		**Age 40**	**Age 50**	**Age 60**	**Age 70**
Base Plan Without Riders	LTC1 (Lifetime)***	$ 2,805	$ 4,692	$ 8,584	$ 19,388
	LTC2 (Lifetime)***	$ 2,967	$ 4,751	$ 8,762	$ 21,475
	LTC3 (Lifetime)	$ 1,836	$ 2,768	$ 4,868	$ 11,436
	LTC4 (10 Year)	**$ 1,410**	**$ 2,354**	**$ 4,384**	**$ 8,794**
	Genworth (10 Year)	$ 2,950	$ 3,194	$ 4,640	$ 11,904
	John Hancock (10 Year)	$ 1,742	$ 2,782	$ 4,810	$ 10,504
	FLTCIP (Lifetime)	$ 1,003	$ 1,774	$ 3,426	$ 7,270

** Genworth Privileged Choice Flex 2012 rates.
John Hancock Custom Care III LTC-11 2012 rates.
FLTCIP – Federal Long Term Care Insurance Program 2012 rates.
*** LTC1 and LTC2 premiums for the lifetime benefit period include the 85% rate increase.