

Alternative Premiums

This shows premiums for different choices of benefit levels. You can use the information to choose the best combination of benefits for your policy, given the costs.

Client's Name: Richard Prospect

Age: 60

Class	Preferred	Nonforfeiture Option	No
Daily Benefit	\$100	Dual Waiver of Premium	No
Benefit Period	3 Years	Payment Option	Regular
Home/Community Care	100%	Spousal Discount	No
Elimination Period	0 days	Modal Factor	Annual
Inflation Protection	Simple		

Benefit Period	<u>Elimination Period</u>				
	0 days	20 days	60 days	90 days	180 days
2 Years	\$1,054.00	\$1,012.00	\$928.00	\$875.00	\$790.00
3 Years	\$1,255.00	\$1,205.00	\$1,105.00	\$1,042.00	\$942.00
4 Years	\$1,410.00	\$1,354.00	\$1,241.00	\$1,171.00	\$1,058.00
5 Years	\$1,519.00	\$1,458.00	\$1,337.00	\$1,261.00	\$1,139.00
6 Years	\$1,596.00	\$1,533.00	\$1,405.00	\$1,325.00	\$1,197.00
Lifetime	\$2,077.00	\$1,994.00	\$1,828.00	\$1,724.00	\$1,558.00