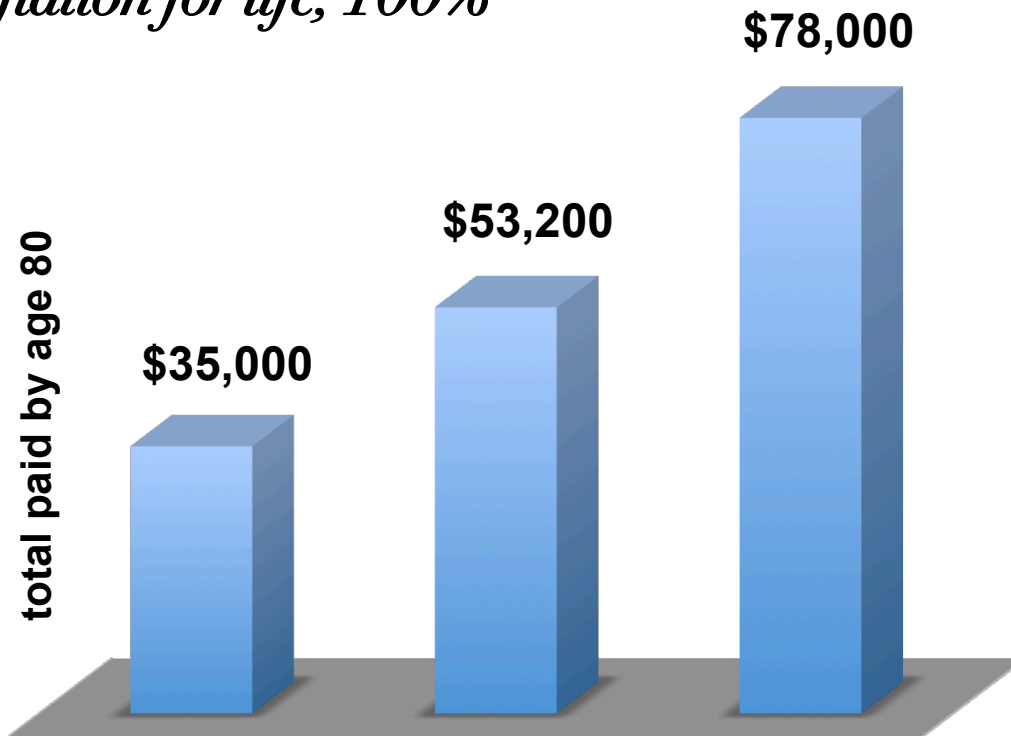


**Chart II-4: *Policy that will pay about 2/3 of cost with 90/100 day elimination period, 3 year benefit period, 5% compound inflation for life, 100% Home Health Care.*** \*



age when policy purchased	30	40	50
daily benefit**	\$130	\$200	\$330
annual premium	\$700	\$1330	\$2600

\*based on average cost of \$190 per day (Genworth, MedAmerica, MetLife and Prudential LTC Cost of Care Surveys, 2008)

\*\* benefit necessary to cover 2/3 of the cost of care assuming the cost of care increases 5% compound each year