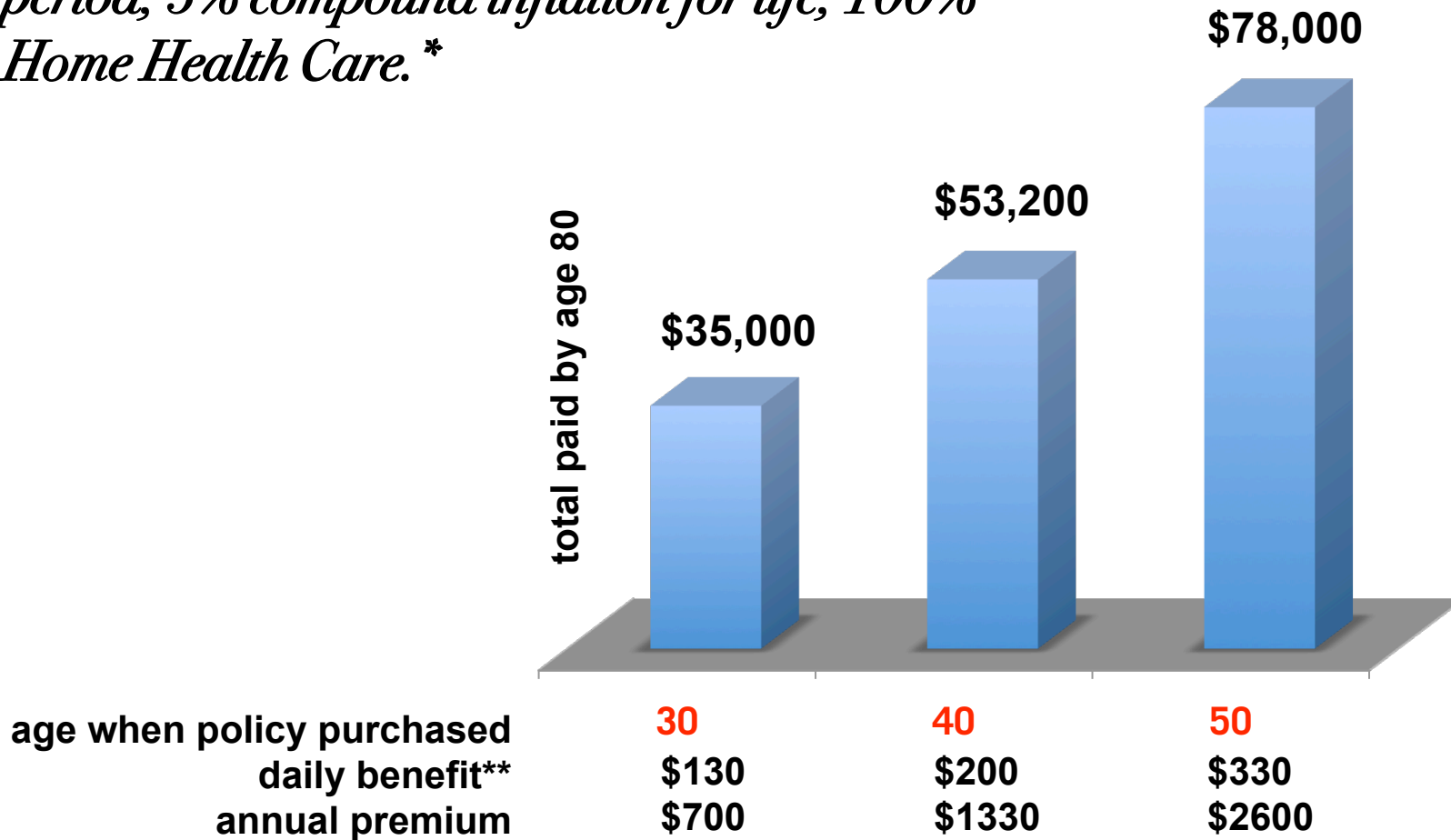


*Policy that will pay about 2/3 of cost with 90/100 day elimination period, 3 year benefit period, 5% compound inflation for life, 100% Home Health Care. **



*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