

COMBO ANNUITY/LTC COMPETITOR COMPARISONS

MALE = AGE 65 FOR \$100,000 PREMIUM

	ANNUI CARE® 8 GUARANTY INCOME LIFE	A-C II	FC	LNC
End of Year 1 – LTC Values				
Non-Guaranteed Current Rates ¹	\$307,848	\$253,696	\$303,658	\$300,000
– Guaranteed	307,848	253,696	303,658	300,000
Year 10 (Age 75) – Current Rates	\$385,544	\$288,338	\$338,653	\$305,204
– Guaranteed	367,066	268,693	303,658	305,204
Year 20 (Age 85) – Current Rates	\$495,076	\$329,345	\$382,286	\$304,869
– Guaranteed	368,716	268,693	303,658	304,869
Cash Surrender Value				
Current Rates Year 10	\$128,515	\$105,076	\$112,884	\$107,733
Guaranteed Year 10	122,355	100,485	101,219	105,172
Current Rates Year 20	\$165,025	\$109,344	\$127,429	\$116,977
Guaranteed Year 20	122,905	100,280	101,219	104,834
LTC Annual Premium Charge	0.95%	0.95%	1.50%	*@+0.54%

¹ Based on current interest rates for all companies.

* Nursing Home at 100%; all other Care at 50%.

@ No claims in year one.

+ Benefits paid at slower amounts for any LTC claims during contract years two through five.