

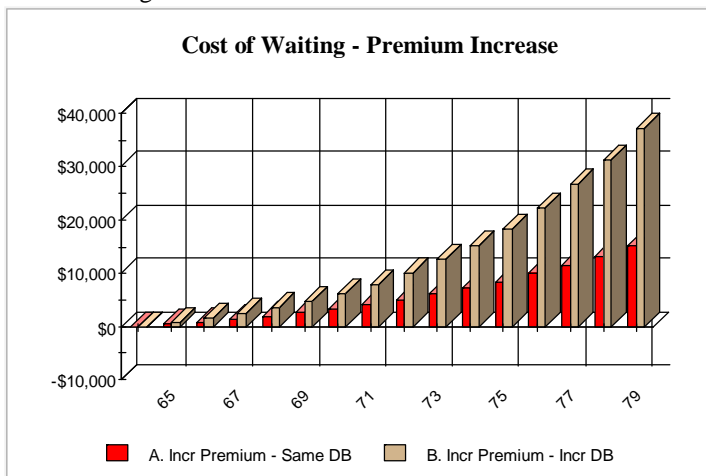
Cost of Waiting Analysis 1
Date: February 17, 2009

For: Mr. Valued Client	Current Annual Premium: \$5,355.72
Age: 64 State: NY	Chosen Inflation Option: Simple 5%
Rate Class: Standard I	Chosen Daily Benefit: \$300/Day

Year	Age	Your Daily Benefit if you purchase Today	A. Purchasing the same benefit amount as today, in the future.		B. Playing catch-up by purchasing an increased benefit in the future	
			Daily Ben Lost by not purchasing today	Prem Increase if buying today's Daily Ben	Daily Ben to Purchase if not buying today*	Prem Increase based on New Daily Ben
2	65	\$315	\$15	\$359.13	\$320	\$740.11
3	66	\$330	\$30	\$850.18	\$330	\$1,470.77
4	67	\$345	\$45	\$1,383.68	\$350	\$2,506.91
5	68	\$360	\$60	\$1,962.77	\$360	\$3,426.47
6	69	\$375	\$75	\$2,591.85	\$380	\$4,711.19
7	70	\$390	\$90	\$3,274.96	\$400	\$6,151.85
8	71	\$405	\$105	\$4,130.09	\$420	\$7,924.40
9	72	\$420	\$120	\$5,070.07	\$440	\$9,935.43
10	73	\$435	\$135	\$6,103.03	\$470	\$12,596.33
15	78	\$510	\$210	\$13,296.30	\$590	\$31,326.58

* For display purposes, growth of Daily Benefit is shown at 5% Compounded annually, rounded to nearest \$10.

Should you postpone your purchase beyond your current age, the cost of coverage could be counted not only in terms of higher premiums, but also in the amount of lost accumulated Daily Maximum. Should you try to make up for the lost Daily Maximum by purchasing a higher benefit in the future, your premium cost could be even greater. Future premiums are based on current rates for the attained age/class.



1. Each year you wait to purchase may not only increase the annual cost of protection, but is another year you are simply not protected.
2. Each year you wait to purchase could put you at risk for not being medically able to qualify for coverage.

This is only an illustration; exact rates are determined upon policy issue. Policyholders have 30 days to examine their policy and return it for a full refund. Not to be used without the Outline of Coverage for the state listed above.

Cost of Waiting Analysis 2
Date: February 17, 2009

 For: Mr. Valued Client
 Age: 64 State: NY
 Rate Class: Standard I

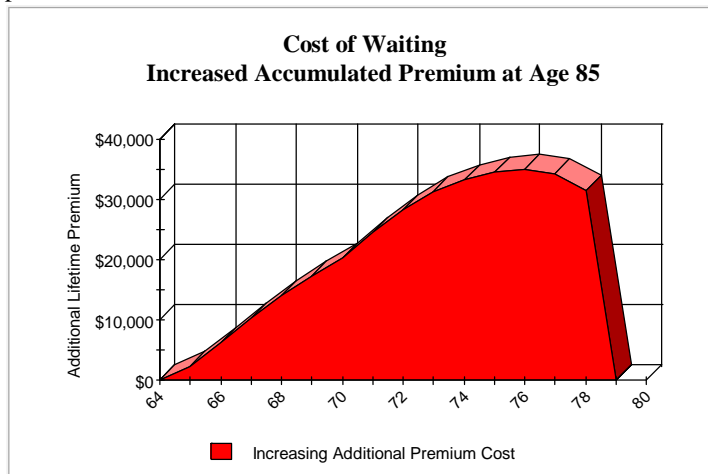
 Current Annual Premium: \$5,355.72
 Premium Pay Option: Lifetime Payment

If you purchase today, your cumulative annual premium at age 85 will be: \$117,825.80

The table below illustrates how much extra premium you will pay (based on today's rates benefit availability) over your lifetime, up to age 85.

Year	Age	New Annual Premium	Age 85 Accumulated Premium	Your cost in increased Accumulated Premium
2	65	\$5,714.85	\$120,011.80	\$2,186.00
3	66	\$6,205.90	\$124,118.00	\$6,292.11
4	67	\$6,739.40	\$128,048.60	\$10,222.80
5	68	\$7,318.49	\$131,732.90	\$13,907.03
6	69	\$7,947.57	\$135,108.70	\$17,282.84
7	70	\$8,630.68	\$138,090.80	\$20,265.00
8	71	\$9,485.81	\$142,287.10	\$24,461.23
9	72	\$10,425.79	\$145,961.00	\$28,135.19
10	73	\$11,458.75	\$148,963.70	\$31,137.88
15	78	\$18,652.02	\$149,216.20	\$31,390.31

Should you postpone your purchase beyond your current age, the cost increase can be counted in terms of higher accumulated premiums.



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2. Each year you wait to purchase could put you at risk for not being medically able to qualify for coverage.

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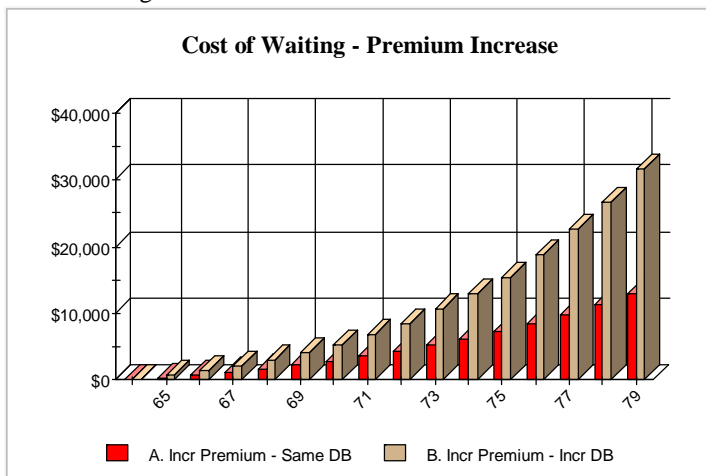
Cost of Waiting Analysis 1
Date: February 17, 2009

For: Mr. Valued Client	Current Annual Premium: \$4,550.31
Age: 64 State: NY	Chosen Inflation Option: Simple 5%
Rate Class: Preferred	Chosen Daily Benefit: \$300/Day

Year	Age	Your Daily Benefit if you purchase Today	A. Purchasing the same benefit amount as today, in the future.		B. Playing catch-up by purchasing an increased benefit in the future	
			Daily Ben Lost by not purchasing today	Prem Increase if buying today's Daily Ben	Daily Ben to Purchase if not buying today*	Prem Increase based on New Daily Ben
2	65	\$315	\$15	\$305.12	\$320	\$628.81
3	66	\$330	\$30	\$722.33	\$330	\$1,249.60
4	67	\$345	\$45	\$1,175.60	\$350	\$2,129.92
5	68	\$360	\$60	\$1,667.61	\$360	\$2,911.19
6	69	\$375	\$75	\$2,202.08	\$380	\$4,002.72
7	70	\$390	\$90	\$2,782.46	\$400	\$5,226.72
8	71	\$405	\$105	\$3,509.00	\$420	\$6,732.73
9	72	\$420	\$120	\$4,307.63	\$440	\$8,441.32
10	73	\$435	\$135	\$5,185.25	\$470	\$10,702.06
15	78	\$510	\$210	\$11,296.77	\$590	\$26,615.62

* For display purposes, growth of Daily Benefit is shown at 5% Compounded annually, rounded to nearest \$10.

Should you postpone your purchase beyond your current age, the cost of coverage could be counted not only in terms of higher premiums, but also in the amount of lost accumulated Daily Maximum. Should you try to make up for the lost Daily Maximum by purchasing a higher benefit in the future, your premium cost could be even greater. Future premiums are based on current rates for the attained age/class.



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2. Each year you wait to purchase could put you at risk for not being medically able to qualify for coverage.

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Cost of Waiting Analysis 2
Date: February 17, 2009

 For: Mr. Valued Client
 Age: 64 State: NY
 Rate Class: Preferred

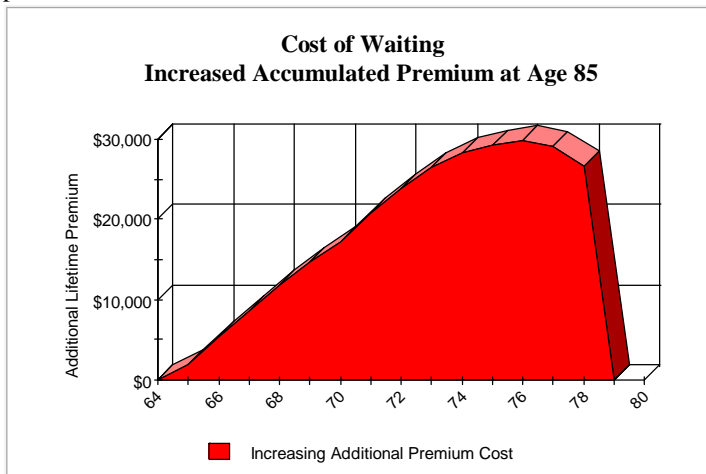
 Current Annual Premium: \$4,550.31
 Premium Pay Option: Lifetime Payment

If you purchase today, your cumulative annual premium at age 85 will be: \$100,106.80

The table below illustrates how much extra premium you will pay (based on today's rates benefit availability) over your lifetime, up to age 85.

Year	Age	New Annual Premium	Age 85 Accumulated Premium	Your cost in increased Accumulated Premium
2	65	\$4,855.43	\$101,964.10	\$1,857.27
3	66	\$5,272.64	\$105,452.90	\$5,346.03
4	67	\$5,725.91	\$108,792.30	\$8,685.52
5	68	\$6,217.92	\$111,922.60	\$11,815.73
6	69	\$6,752.39	\$114,790.70	\$14,683.86
7	70	\$7,332.77	\$117,324.40	\$17,217.54
8	71	\$8,059.31	\$120,889.60	\$20,782.76
9	72	\$8,857.94	\$124,011.10	\$23,904.27
10	73	\$9,735.56	\$126,562.20	\$26,455.40
15	78	\$15,847.08	\$126,776.60	\$26,669.82

Should you postpone your purchase beyond your current age, the cost increase can be counted in terms of higher accumulated premiums.



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