

Pacific Fidelity Prime LTC

Date: 09/20/2002

Proposal

State: **IL**
Prepared for: **Richard Prospect**
Birthdate: **8/8/42**
Age: **60**

Anthony Fuller
ABC Insurance Company
123 Main St
Anytown, OH 99999
800-345-6789

Policy Benefits You Have Chosen

Class	Preferred
NH Daily Benefit	\$100
NH Benefit Period	3 years
NH Elimination Period	0 day
HHC Daily Benefit	\$80
HHC Benefit Period	3 years
HHC Elimination Period	20 days
Inflation Rider	Simple
Nonforfeiture Option	No
Spouse/2-pers Discount	No
Association Discount	No
Mode	Annual

Premium for These Choices: \$1,070.00

Pacific Fidelity Prime LTC can be bought as either a Tax Qualified Plan or a Non-Tax Qualified Plan. Premiums are the same for both plans.

Home Health Care is available by a separate rider, which may have a different Benefit Period and Elimination Period.

The Nursing Home Benefit is an indemnity benefit, paying the policy maximum regardless of the cost of care.

Other benefits include Hospice Facility, Alternate Plan of Care, Alternate Facility, Paid-up Policy after 120 consecutive days of nursing home benefits, Waiver of Premium immediately after elimination period, and Restoration of Benefits 180 days after benefits are used up.