

ILLUSTRATIVE ONLY

ENHANCED CONTINGENT NONFORFEITURE BENEFIT

If, after the Effective Date of the Settlement, our records indicate that We have increased Your premium rates to such an extent that, when combined with prior premium rate increases, the percentage rate increase reaches the percentage shown in Table I for your issue age, then We, on or before the effective date of the next premium increase, will offer You the option to convert Your coverage to the benefit described as the "Future Benefit Guarantee" below, with no further premiums being required. You must notify us **in writing** of Your decision to exercise the "Future Benefit Guarantee" **within 120 days** of the date listed on Your rate increase notice and certify that you are electing to convert your coverage due to the premium rate increase or You will not be eligible to exercise the "Future Benefit Guarantee" option unless and until We increase Your premium rates again on a subsequent date.

TABLE I

<u>Issue Age</u>	<u>Rate Increase Percent Over Initial Premium</u>	<u>Issue Age</u>	<u>Rate Increase Percent Over Initial Premium</u>
29 and under	200%	72	36%
30-34	190%	73	34%
35-39	170%	74	32%
40-44	150%	75	30%
45-49	130%	76	28%
50-54	110%	77	26%
55-59	90%	78	24%
60	70%	79	22%
61	66%	80	20%
62	62%	81	19%
63	58%	82	18%
64	54%	83	17%
65	50%	84	16%
66	48%	85	15%
67	46%	86	14%
68	44%	87	13%
69	42%	88	12%
70	40%	89	11%
71	38%	90 and over	10%

FUTURE BENEFIT GUARANTEE

Your coverage will be continued in force with the same daily benefit but a reduced Lifetime Maximum Benefit, with no further premiums being payable.

The reduced Lifetime Maximum Benefit will equal **110%** of the total premiums paid toward your Long Term Care policy and any riders that you purchased and maintained in effect until the date on which you elected to convert to the **Future Benefit Guarantee** status. However, the reduced Lifetime Maximum Benefit will never be less than 30 times your Long Term Care Facility Daily Benefit on the date you elect to convert to the Future Benefit Guarantee status. In no case will the total benefits paid under the Policy exceed what would have been paid had You continued to pay premiums.

No benefit increases will be offered after the effective date of the reduced benefit. If You have the Automatic Benefit Increase provision, no further increases under that provision will occur after the effective date of the reduced benefit. The reduced Lifetime Maximum Benefit will be subject to all the provisions of the Policy. This benefit supersedes any other Contingent NonForfeiture Benefit you possess or that is already included as part of your Policy.

EXHIBIT B