

## **ILLUSTRATIVE ONLY**

### **Paid Up Benefit**

After the Effective Date of the Settlement, the coverage that You certified that You lapsed in response to a premium rate increase will be partially reinstated and continued in force with no further premiums being payable. The partially reinstated coverage will have the same daily benefit as You had on the date You lapsed coverage, but will have a reduced Lifetime Maximum Benefit.

The reduced Lifetime Maximum Benefit will equal 100% 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 lapse your Policy. However, the reduced Lifetime Maximum Benefit will never be less than 30 times your Long Term Care Facility Daily Benefit on the date you lapsed your Policy. 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 had 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.