

ILLUSTRATIVE ONLY

Reduced Paid Up Benefit

After the Effective Date of the Settlement, 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 **30%** 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 **Reduced Paid Up Benefit** status. However, the reduced Lifetime Maximum Benefit will never be less than 30 times your current Long Term Care Facility Daily Benefit. 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.