

Asset Care[®]

Prepared for:

Valued Client

Valued Client

Presented by:

JACK L LENENBERG

Contact Information:

June 30, 2022

NOT A DEPOSIT	NOT FDIC OR NCUA INSURED	NOT BANK OR CREDIT UNION GUARANTEED	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	MAY GO DOWN IN VALUE
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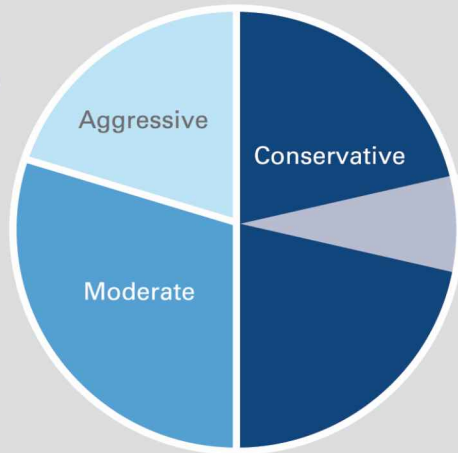
Prepared on: June 30, 2022
I-36208 (NJ)

This is not an offer to contract
THIS IS NOT AN ILLUSTRATION

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How does Asset Care work?

Typical portfolio



Optional COB rider can extend LTC benefits beyond the base face amount

More than just nursing home care

Long-term care (LTC) is intended to provide support to those who need assistance due to severe cognitive impairment, or help completing Activities of Daily Living (ADLs) like eating or bathing. Our LTC solutions can help you pay for almost any level of care, ranging from local care during the day to more specialized support:

- Home health care
- Assisted living
- Nursing home
- Adult day care
- Hospice

Note: Benefits will be paid monthly up to the monthly benefit limit based on the actual number of days the insured is confined or receiving qualified long-term care services.

Benefits beyond traditional LTC

This suite of whole life-based products can help you retain your independence, preserve your dignity and leave a legacy for your loved ones by offering:

- Tax-free LTC benefits
- A death benefit

Benefit triggers*



You cannot perform at least two of six Activities of Daily Living (ADLs), which include bathing, maintaining continence, dressing yourself, eating/feeding yourself, toileting (including getting on and off a toilet) and transferring (for example, from a bed to a chair).



You require care as a result of a severe cognitive impairment (such as Alzheimer's disease).

*To be eligible for benefits, the insured must be a chronically ill individual with qualified long-term care services provided pursuant to a plan of care prescribed by a licensed health care practitioner.

Elimination Period

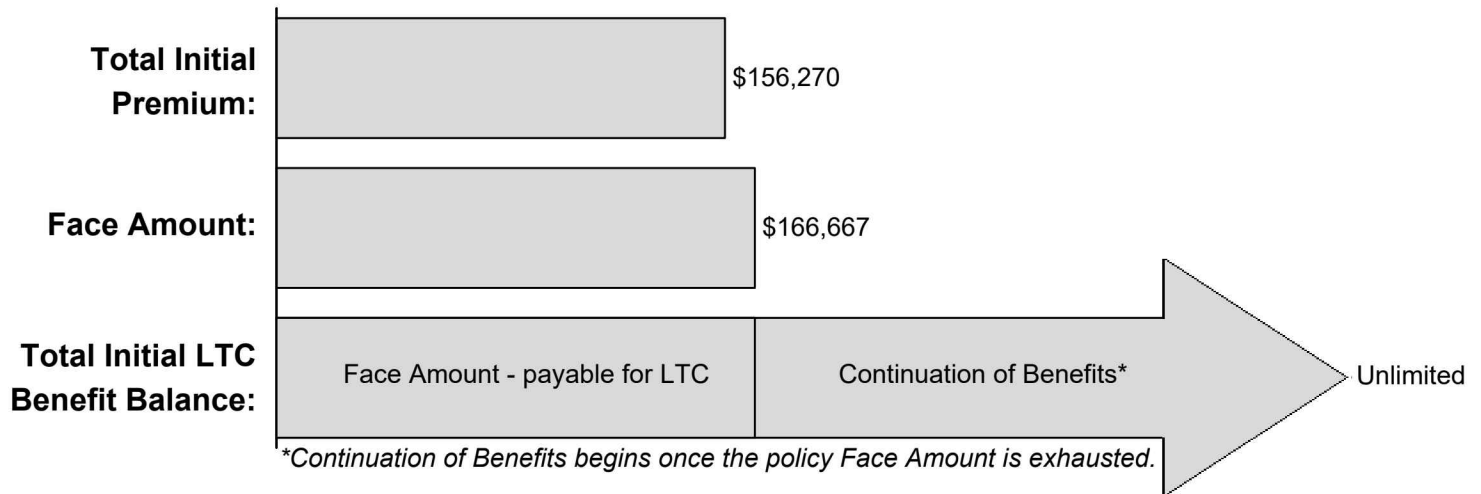
90 days is the elimination period to access LTC benefits once you have a benefit trigger. However, Home Health Care is available after 0 days.

Note: Not all features and benefits of the policy are shown here. For additional details of all features and benefits, please see the policy.

State: NJ

Prepared for: Valued Client
Male, 65
Class: Non-Tobacco

Valued Client
Female, 65
Class: Non-Tobacco



Initial LTC Benefit Limit, Per Individual:

\$5,000 Monthly
\$60,000 Annually

Initial LTC Benefit Limit, For One or Both Individuals:

\$10,000 Monthly (\$5,000 per person)
\$120,000 Annually (\$60,000 per person)

Premiums:

Single Pay Life Premium - \$80,945
Single Pay LTC Premium - \$75,325
Total Initial Premium - \$156,270

Features and Benefits:

Benefit Period - 33 Months AOB¹ / Lifetime COB²
Inflation Option - 0% AOB¹ / 0% COB²
Inflation Duration - N/A
Guaranteed Cash Value

¹ Acceleration of Benefits

² Continuation of Benefits

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End of Policy Year	Total Annual Premium	Cash Surrender Value	Death Benefit	Total LTC Balance	AOB Monthly Benefit Limit	COB Monthly Benefit Limit
1	\$156,270.31	\$67,325	\$166,667	Unlimited	\$5,000	\$5,000
2	\$0.00	\$69,833	\$166,667	Unlimited	\$5,000	\$5,000
3	\$0.00	\$72,422	\$166,667	Unlimited	\$5,000	\$5,000
4	\$0.00	\$75,092	\$166,667	Unlimited	\$5,000	\$5,000
5	\$0.00	\$77,842	\$166,667	Unlimited	\$5,000	\$5,000
6	\$0.00	\$80,670	\$166,667	Unlimited	\$5,000	\$5,000
7	\$0.00	\$83,574	\$166,667	Unlimited	\$5,000	\$5,000
8	\$0.00	\$86,550	\$166,667	Unlimited	\$5,000	\$5,000
9	\$0.00	\$89,594	\$166,667	Unlimited	\$5,000	\$5,000
10	\$0.00	\$92,697	\$166,667	Unlimited	\$5,000	\$5,000
11	\$0.00	\$95,854	\$166,667	Unlimited	\$5,000	\$5,000
12	\$0.00	\$99,054	\$166,667	Unlimited	\$5,000	\$5,000
13	\$0.00	\$102,287	\$166,667	Unlimited	\$5,000	\$5,000
14	\$0.00	\$105,539	\$166,667	Unlimited	\$5,000	\$5,000
15	\$0.00	\$108,795	\$166,667	Unlimited	\$5,000	\$5,000
20	\$0.00	\$124,514	\$166,667	Unlimited	\$5,000	\$5,000
25	\$0.00	\$137,304	\$166,667	Unlimited	\$5,000	\$5,000
30	\$0.00	\$145,915	\$166,667	Unlimited	\$5,000	\$5,000
35	\$0.00	\$151,612	\$166,667	Unlimited	\$5,000	\$5,000
40	\$0.00	\$154,659	\$166,667	Unlimited	\$5,000	\$5,000
45	\$0.00	\$157,072	\$166,667	Unlimited	\$5,000	\$5,000
50	\$0.00	\$159,059	\$166,667	Unlimited	\$5,000	\$5,000
55	\$0.00	\$160,644	\$166,667	Unlimited	\$5,000	\$5,000
56	\$0.00	\$166,667	\$166,667	Unlimited	\$5,000	\$5,000

Table assumes policy and rider remain in force and values have not been decreased by any loan balance or withdrawals made through a given year.