

KNIGHTS OF COLUMBUS - NAIC 58033**LTC Individual - Comprehensive - Tax Qualified Male**

Policy Form: LTC2 OOC CA 7-14

1. Maximum Policy Benefit (MPB) = In year(s). Enter the number of days in Company Notes.

1Yr	2Yrs	3Yrs	4Yrs	5Yrs	6Yrs	7Yrs	Lifetime	Other
								YES

MPB Company Notes:	_____ (Number of Days) times the Nursing Facility Daily Benefit = _____. Other Notes: Other = 10 Years
--------------------------	--

2. Nursing Home/Facility Daily Benefit Amounts (NHB) - There is a minimum and maximum amount offered in dollar increments.

Minimum	Maximum	Increment	Day	Week	Month	None	Other
\$50	\$500						

NHB Company Notes:	Enter Notes: None reported by the company.
--------------------------	--

3. Residential Care Facility Daily Benefit (RCFE) - Represents the RCFE percentage of the Nursing Facility Limit.

100%	90%	80%	75%	70%	Other
YES					

RCFE Company Notes:	Enter Notes: None reported by the company.
---------------------------	--

4. Home Care Benefit (HCB) - Represents the percentage of Home Care Benefit Amount for Comprehensive Policies.

100%	90%	80%	75%	70%	60%	50%	None	Other
YES								

HCB Company Notes:	Enter Notes: None reported by the company.
--------------------------	--

5. Home Care Only Benefit Amounts (HCBO) - There is a minimum and maximum amount offered in dollar increments.

Minimum	Maximum	Increment	Day	Week	Month	None	Other
							NO

HCBO Company Notes:	Not Applicable: This LTC policy form is not a Home Care Only policy.
------------------------	--

6. Qualification for Benefits (QB)

QB_2_OF_6	QB_2_OF_7	QB_OTH1	QB_MN	QB_CI	QB_90DR	QB_OTH2
YES				YES	YES	

QB Company Notes:	The need for human assistance or continual supervision to perform at least ____2____ of ____6____ Activities of Daily Living.
-------------------------	---

7. Elimination Period (EP) = In days Select all that applies.

0	20	30	60	90	100	CALENDAR	SERVICE	Other
		YES		YES		YES		YES

EP Company
Notes:

Enter Notes: Other = 180 Days
30-day EP not available with Standard class

8. Inflation Protection (IP)

IP Methodology	5% Compound	5% Simple	Guaranteed Purchase Option	Other
Explain IP Methodology: None reported by the company.	YES			YES

IP Company
Notes:

Enter Notes: Other = 3% Compound

9. Waiver of Premium (WAVP)

Enter Notes: None reported by the company.

KNIGHTS OF COLUMBUS - NAIC 58033**Long Term Care Insurance Rates**

Policy Form: LTC2 OOC CA 7-14 **Male**

LTC Individual - Comprehensive - Tax Qualified Male

	30 Day Elimination Period - Calendar				90 Day Elimination Period - Calendar			
ISSUE AGE	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - NO INFLATION PROTECTION	3 YEAR MAXIMUM POLICY BENEFIT - WITH INFLATION PROTECTION	LIFETIME BENEFIT - NO INFLATION PROTECTION	LIFETIME BENEFIT - WITH INFLATION PROTECTION
40	\$491	\$2,612			\$409	\$2,176		
45	\$565	\$2,656			\$471	\$2,213		
50	\$678	\$2,682			\$565	\$2,235		
55	\$828	\$2,709			\$690	\$2,257		
60	\$1,112	\$3,350			\$927	\$2,791		
65	\$1,458	\$3,734			\$1,215	\$3,112		
70	\$2,329	\$4,994			\$1,940	\$4,162		
75	\$3,633	\$8,364			\$3,027	\$6,970		
80								

Customer Service Telephone Number:

(800) 380-9995