

NEW YORK LIFE INSURANCE COMPANY - NAIC 66915

LTC Individual - Nursing Facility/Residential Care - Tax Qualified

POLICY FORM: INH-5000(CA)(0112)

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
NO	YES	YES	YES	YES	NO	YES	NO	YES

MPB
Company Notes: 365 (Number of Days) times the Nursing Facility Daily Benefit = 730, 1095, 1460, 1825, 2555 or 3650. Other Notes: 10 years is also available.

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
\$100	\$400	\$1	YES	NO	NO	NO	NO

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	NO	NO	NO	NO	NO

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
NO	NO	NO	NO	NO	NO	NO	YES	NO

HCB
Company Notes: Enter Notes: Home Care is not available on this form

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
						YES	

HCBO Company Notes: Not Applicable: Home care is not available on this form

6. Qualification for Benefits (QB)

QB_2_OF_6	QB_2_OF_7	QB_OTH1	QB_MN	QB_CI	QB_90DR	QB_OTH2
YES	NO	NO	NO	YES	NO	NO

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
NO	YES	NO	NO	YES	NO	NO	YES	YES

EP Company Notes: Enter Notes: 180 days and 365 days are also available

8. Inflation Protection (IP)

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

IP Company Notes: Enter Notes: There are 7 automatic annual inflation protection options. Simple 3%, Simple 4%, Simple 5%, Simple 6%, Compound 3%, Compound 5% and CPI-U. There is also a CPI-U Offers option. With the CPI-U Offers option, the policyowner receives annual offers to increase his benefits and premiums proportionally to the increase in the CPI-U over the past year.

9. Waiver of Premium (WAVP)

Enter Notes: Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until no benefits are payable for 30 consecutive days.

NEW YORK LIFE INSURANCE COMPANY - NAIC 66915

Long Term Care Insurance Rates

POLICY FORM: INH-5000(CA)(0112)

LTC Individual - Nursing Facility/Residential Care - Tax Qualified

20 Day Elimination Period - Service 90 Day Elimination Period - Service

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	\$497	\$2,471			\$341	\$1,692		
45	\$587	\$2,583			\$402	\$1,769		
50	\$737	\$2,656			\$505	\$1,819		
55	\$892	\$2,811			\$611	\$1,925		
60	\$1,071	\$2,997			\$734	\$2,053		
65	\$1,598	\$3,705			\$1,095	\$2,537		
70	\$2,664	\$5,156			\$1,825	\$3,531		
75	\$3,890	\$6,484			\$2,664	\$4,441		
80								

Customer Service Telephone Number: (800) 224 - 4582