



MURCHISON & CUMMING, LLP

Rates Shown are for \$1,000 Facility Monthly Benefit

(You may choose from \$2,000 - \$8,000 in Facility Monthly Benefit)

Monthly Rates	Plan 1			Plan 2			Plan 3		
	Facility; Home and Community Based Care 100%;			Facility; Home and Community Based Care 100%; Simple Inflation;			Facility; Home and Community Based Care 100%; Compound Inflation;		
Benefit Duration	3 YR	6 YR	Lifetime	3 YR	6 YR	Lifetime	3 YR	6 YR	Lifetime
AGE									
18 - 30	4.40	5.80	8.70	10.00	13.70	18.00	26.60	36.40	48.10
31	4.50	6.00	8.90	10.50	14.40	18.90	27.40	37.60	49.60
32	4.60	6.20	9.20	11.00	15.10	19.80	28.30	38.70	51.10
33	4.80	6.40	9.50	11.60	15.90	20.80	29.20	39.90	52.70
34	4.90	6.60	9.80	12.20	16.70	21.90	30.10	41.20	54.40
35	5.10	6.90	10.10	12.80	17.50	23.00	31.10	42.50	56.10
36	5.30	7.20	10.50	13.50	18.40	24.10	32.10	43.90	57.90
37	5.50	7.50	10.90	14.20	19.40	25.30	33.10	45.30	59.70
38	5.70	7.80	11.30	14.90	20.40	26.60	34.20	46.80	61.60
39	5.90	8.20	11.80	15.70	21.40	28.00	35.40	48.30	63.60
40	6.20	8.50	12.20	16.50	22.50	29.40	36.50	49.90	65.60
41	6.50	8.90	12.80	17.10	23.30	30.30	37.40	51.10	67.20
42	6.70	9.30	13.30	17.80	24.10	31.30	38.30	52.20	68.60
43	7.10	9.80	13.90	18.50	25.00	32.30	39.30	53.60	70.30
44	7.40	10.30	14.60	19.20	26.00	33.40	40.40	55.00	72.10
45	7.80	10.80	15.30	20.10	27.00	34.70	41.50	56.50	74.00
46	8.20	11.40	16.10	20.90	28.00	35.90	42.60	58.00	75.90
47	8.60	11.90	16.80	21.60	28.90	37.00	43.40	59.00	77.30
48	9.20	12.70	18.00	23.00	30.60	39.00	45.60	61.90	80.90
49	9.80	13.70	19.20	24.50	32.60	41.30	48.00	65.20	84.90
50	10.60	14.70	20.60	26.10	34.60	43.80	50.60	68.50	89.20
51	11.40	15.70	21.90	28.00	37.10	46.90	53.70	72.70	94.50
52	12.20	16.80	23.30	30.10	39.90	50.20	57.00	77.20	100.10
53	12.90	17.70	24.40	31.70	41.90	52.80	59.20	80.10	103.90
54	13.70	18.60	25.60	33.40	44.10	55.50	61.50	83.20	107.80
55	14.60	19.70	27.20	35.30	46.70	58.70	64.00	86.60	112.30
56	15.50	20.80	28.60	37.30	49.20	61.80	66.60	90.00	116.70
57	16.40	22.00	30.20	39.20	51.70	65.00	69.20	93.40	121.10
58	17.70	23.50	32.10	41.80	55.10	69.10	72.80	98.30	127.30
59	19.00	25.30	34.40	44.80	59.00	73.90	77.20	104.10	134.60
60	20.60	27.20	37.00	48.20	63.30	79.20	81.90	110.50	142.70
61	22.50	29.70	40.20	51.90	68.40	85.50	87.50	118.30	152.60
62	24.60	32.30	43.80	55.70	73.70	92.20	93.20	126.30	163.00
63	26.60	34.80	47.20	59.10	78.40	98.20	97.70	132.70	171.50
64	28.70	37.40	50.70	62.50	83.20	104.20	102.30	139.30	180.10
65	31.90	41.60	56.70	67.10	89.70	113.40	106.20	145.20	190.20
66	34.30	44.50	60.50	70.90	95.30	120.60	111.50	152.60	199.90
67	38.10	49.30	67.00	77.60	104.50	132.20	121.30	166.50	217.90
68	41.40	53.40	72.30	83.00	112.30	142.20	128.90	177.30	231.90
69	44.80	57.70	77.90	88.40	119.90	151.60	136.60	188.30	245.90
70	48.70	62.50	84.20	94.80	129.00	163.20	145.70	201.20	262.50
71	53.40	68.40	91.90	102.10	138.80	175.10	155.00	213.90	278.20
72	59.20	75.70	101.30	111.10	150.80	189.70	166.70	229.90	298.00
73	65.30	83.50	111.30	120.40	163.20	204.60	178.60	246.00	317.90
74	72.10	92.10	122.30	130.60	176.80	220.90	191.70	263.80	339.60
75	81.90	104.70	140.00	141.20	191.50	241.20	201.80	277.80	361.50
76	91.40	116.70	155.50	154.70	209.50	263.30	219.20	301.50	391.10
77	102.70	130.90	173.80	170.70	230.80	288.90	239.80	329.40	425.80
78	113.40	144.20	190.60	184.90	249.40	311.00	257.80	353.50	454.90
79	125.20	159.00	209.30	200.30	269.70	335.20	277.10	379.40	486.50
80	137.50	174.20	228.20	215.70	289.80	358.50	296.30	405.20	516.90