



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	11.70	9.10	12.50	22.10	32.60	44.70	59.10
31	4.50	6.00	12.00	9.50	13.10	23.20	33.60	46.10	60.90
32	4.60	6.20	12.40	10.00	13.80	24.40	34.70	47.50	62.80
33	4.80	6.40	12.80	10.50	14.40	25.60	35.80	49.00	64.70
34	4.90	6.60	13.20	11.10	15.20	26.80	37.00	50.60	66.80
35	5.10	6.90	13.70	11.60	15.90	28.20	38.10	52.20	68.80
36	5.30	7.20	14.20	12.20	16.80	29.60	39.40	53.90	71.00
37	5.50	7.50	14.70	12.90	17.60	31.10	40.70	55.60	73.30
38	5.70	7.80	15.20	13.50	18.50	32.70	42.00	57.40	75.60
39	5.90	8.20	15.90	14.30	19.50	34.30	43.40	59.30	78.10
40	6.20	8.50	16.50	15.00	20.50	36.10	44.80	61.30	80.60
41	6.50	8.90	17.20	15.60	21.20	37.20	45.90	62.70	82.40
42	6.70	9.30	18.00	16.20	21.90	38.40	47.00	64.10	84.20
43	7.10	9.80	18.80	16.80	22.70	39.70	48.30	65.80	86.30
44	7.40	10.30	19.70	17.50	23.60	41.00	49.60	67.50	88.50
45	7.80	10.80	20.70	18.20	24.50	42.50	51.00	69.40	90.90
46	8.20	11.40	21.70	19.00	25.50	44.00	52.30	71.10	93.10
47	8.60	11.90	22.70	19.60	26.30	45.40	53.30	72.40	94.80
48	9.20	12.70	24.20	20.90	27.90	47.90	56.00	76.00	99.20
49	9.80	13.70	26.00	22.20	29.60	50.70	59.00	80.00	104.20
50	10.60	14.70	27.80	23.70	31.50	53.70	62.10	84.10	109.40
51	11.40	15.70	29.60	25.50	33.80	57.60	65.90	89.30	116.00
52	12.20	16.80	31.50	27.40	36.20	61.70	70.00	94.70	122.90
53	12.90	17.70	33.00	28.80	38.10	64.80	72.70	98.30	127.50
54	13.70	18.60	34.60	30.40	40.10	68.10	75.50	102.10	132.30
55	14.60	19.70	36.70	32.10	42.40	72.00	78.60	106.30	137.80
56	15.50	20.80	38.60	33.90	44.70	75.80	81.80	110.50	143.30
57	16.40	22.00	40.70	35.70	47.00	79.70	84.90	114.70	148.60
58	17.70	23.50	43.40	38.00	50.10	84.90	89.40	120.70	156.20
59	19.00	25.30	46.50	40.80	53.60	90.70	94.70	127.80	165.20
60	20.60	27.20	49.90	43.80	57.60	97.20	100.60	135.70	175.20
61	22.50	29.70	54.30	47.10	62.20	104.90	107.40	145.10	187.30
62	24.60	32.30	59.10	50.70	67.00	113.20	114.40	155.00	200.10
63	26.60	34.80	63.70	53.70	71.30	120.50	119.90	162.90	210.50
64	28.70	37.40	68.40	56.80	75.60	127.90	125.60	171.00	221.10
65	31.90	41.60	76.50	61.00	81.50	139.10	130.40	178.20	233.40
66	34.30	44.50	81.70	64.50	86.60	148.00	136.80	187.30	245.30
67	38.10	49.30	90.40	70.50	95.00	162.20	148.80	204.30	267.40
68	41.40	53.40	97.60	75.50	102.10	174.50	158.20	217.60	284.60
69	44.80	57.70	105.10	80.40	109.00	186.00	167.70	231.10	301.80
70	48.70	62.50	113.60	86.20	117.30	200.30	178.90	247.00	322.10
71	53.40	68.40	124.10	92.80	126.20	214.90	190.30	262.50	341.40
72	59.20	75.70	136.80	101.00	137.10	232.80	204.60	282.10	365.80
73	65.30	83.50	150.30	109.40	148.40	251.10	219.20	302.00	390.20
74	72.10	92.10	165.10	118.70	160.70	271.10	235.30	323.70	416.80
75	81.90	104.70	188.90	128.40	174.00	296.00	247.60	340.90	443.70
76	91.40	116.70	210.00	140.70	190.50	323.10	269.00	370.00	480.00
77	102.70	130.90	234.60	155.20	209.80	354.60	294.30	404.30	522.60
78	113.40	144.20	257.20	168.10	226.70	381.70	316.30	433.80	558.30
79	125.20	159.00	282.50	182.10	245.20	411.30	340.00	465.70	597.10
80	137.50	174.20	308.10	196.10	263.50	439.90	363.60	497.30	634.40