

ForeCare Fixed Annuity

With Long-Term Care Benefits

Hypothetical Illustration: Non-Guaranteed Assumptions



Insured's Name/Gender/Age:	Valued Client/Female/60	Premium:	\$88,875	LTC Rider Monthly Charge (per \$1 of Contract Value):	\$0.00098
State of Issue:	Virginia	Withdrawal Charge Period:	9 Year	LTC Inflation Rider:	Not Included
		Guaranteed Rate Period:	1 Year	LTC Nonforfeiture Rider:	Not Included

Contract Year	Insured Age						LTC Coverage ³			
		Interest Rate	Interest Credit	Rider Charges ¹	Contract Value / Death Benefit	Contract Withdrawal Value ²	Accelerated Benefit / Contract Value	Maximum Extended Benefit	Total LTC Benefit	Maximum Monthly Benefit (per Insured)
1	60-61	5.50%	\$4,857	\$1,065	\$92,666	\$85,253	\$92,666	\$185,333	\$277,999	\$3,861
2	61-62	5.50%	\$5,064	\$1,111	\$96,620	\$88,890	\$96,620	\$193,239	\$289,859	\$4,026
3	62-63	5.50%	\$5,280	\$1,158	\$100,741	\$93,689	\$100,741	\$201,483	\$302,224	\$4,198
4	63-64	5.50%	\$5,505	\$1,208	\$105,039	\$98,737	\$105,039	\$210,078	\$315,117	\$4,377
5	64-65	5.50%	\$5,740	\$1,259	\$109,520	\$104,044	\$109,520	\$219,040	\$328,560	\$4,563
6	65-66	5.50%	\$5,985	\$1,313	\$114,192	\$109,624	\$114,192	\$228,384	\$342,576	\$4,758
7	66-67	5.50%	\$6,240	\$1,369	\$119,063	\$115,491	\$119,063	\$238,127	\$357,190	\$4,961
8	67-68	5.50%	\$6,507	\$1,427	\$124,143	\$121,660	\$124,143	\$248,285	\$372,428	\$5,173
9	68-69	5.50%	\$6,784	\$1,488	\$129,439	\$128,144	\$129,439	\$258,877	\$388,316	\$5,393
10	69-70	5.50%	\$7,074	\$1,552	\$134,960	\$134,960	\$134,960	\$269,921	\$404,881	\$5,623
11	70-71	5.50%	\$7,375	\$1,618	\$140,718	\$140,718	\$140,718	\$281,435	\$422,153	\$5,863
12	71-72	5.50%	\$7,690	\$1,687	\$146,721	\$146,721	\$146,721	\$293,441	\$440,162	\$6,113
13	72-73	5.50%	\$8,018	\$1,759	\$152,980	\$152,980	\$152,980	\$305,960	\$458,939	\$6,374
14	73-74	5.50%	\$8,360	\$1,834	\$159,506	\$159,506	\$159,506	\$319,012	\$478,518	\$6,646
15	74-75	5.50%	\$8,717	\$1,912	\$166,310	\$166,310	\$166,310	\$332,621	\$498,931	\$6,930
16	75-76	5.50%	\$9,089	\$1,994	\$173,405	\$173,405	\$173,405	\$346,810	\$520,216	\$7,225
17	76-77	5.50%	\$9,476	\$2,079	\$180,803	\$180,803	\$180,803	\$361,605	\$542,408	\$7,533
18	77-78	5.50%	\$9,881	\$2,167	\$188,516	\$188,516	\$188,516	\$377,031	\$565,547	\$7,855
19	78-79	5.50%	\$10,302	\$2,260	\$196,558	\$196,558	\$196,558	\$393,115	\$589,673	\$8,190
20	79-80	5.50%	\$10,741	\$2,356	\$204,943	\$204,943	\$204,943	\$409,886	\$614,828	\$8,539
25	84-85	5.50%	\$13,237	\$2,904	\$252,549	\$252,549	\$252,549	\$505,098	\$757,647	\$10,523
30	89-90	5.50%	\$16,311	\$3,578	\$311,214	\$311,214	\$311,214	\$622,428	\$933,642	\$12,967
35	94-95	5.50%	\$20,100	\$4,409	\$383,506	\$383,506	\$383,506	\$767,012	\$1,150,519	\$15,979
40	99-100	5.50%	\$24,770	\$5,434	\$472,591	\$472,591	\$472,591	\$945,183	\$1,417,774	\$19,691

Illustrated values based upon non-guaranteed crediting rates. Values shown as end of year and assume no prior withdrawals and no prior LTC benefit payments.

¹ The rider charges shown are prior to any adjustment that may be applicable in a month. The contract value at month-end is never reduced below the contract value at the prior month-end (less any applicable withdrawals) due to the cost of the long-term care benefits rider.

² Does not include impact of any applicable Market Value Adjustment (MVA)

³ LTC Benefit Coverage ignores the impact of subsequent interest credits and subsequent inflation rider increases, if applicable. Maximum Monthly Benefit assuming Elimination Period has been met at point in time shown. The monthly benefit payable may not exceed the actual expenses incurred by the insured for Qualified Long Term Care expenses in the month. The Maximum Monthly Benefit in a month is reduced proportionately for the number of days in a month in which no Qualified Long Term Care services were received by the insured. For contracts with joint insureds, each Joint Insured is eligible to receive the Maximum Monthly Benefit for Qualified Long Term Care expenses; however, the total of all Joint Insured's benefits will not exceed the Total LTC Benefit shown above.