

**Pricing Long Term Care Plan**

	<b>AFLAC -G</b>	<b>AFLAC -Z</b>	<b>AFLAC -G</b>	<b>AFLAC -Z</b>	<b>AFLAC -G</b>	<b>AFLAC -Z</b>
<b>Feature</b>	<b>Plan Option # 4</b>	<b>Plan Option #3</b>	<b>Plan Option # 5</b>	<b>Plan Option #3</b>	<b>Plan Option # 6</b>	<b>Plan Option #3</b>
Plan Name	Level 3/ 5 Years	Level 3/ 5 Years	Level 3/ 5 Years	Level 3/ 5 Years	Level 3/ 5 Years	Level 3/ 5 Years
Daily Benefit Amount (DBA)	\$ 100	\$ 100	\$ 150	\$ 150	\$ 200	\$ 200
<b>Basic Plan Rates Monthly</b>						
25 years old or less	\$19.00	\$19.00	\$28.50	\$28.50	\$38.00	\$38.00
30-year old	\$19.00	\$19.00	\$28.50	\$28.50	\$38.00	\$38.00
40-year old	\$23.00	\$23.00	\$34.50	\$34.50	\$46.00	\$46.00
50-year old	\$45.00	\$45.00	\$67.50	\$67.50	\$90.00	\$90.00
60-year old	\$83.00	\$83.00	\$124.50	\$124.50	\$166.00	\$166.00
70-year old	N/A	N/A	N/A	N/A	N/A	N/A
Waiting Period	0	0	0	0	0	0
Maximum Lifetime Benefit	5 YEARS	5 YEARS	5 YEARS	5 YEARS	5 YEARS	5 YEARS
Indicate if benefit is included in Basic Plan Rate						
Non-forfeiture benefit	<b>INCLUDED</b>	Yes	<b>INCLUDED</b>	Yes	<b>INCLUDED</b>	Yes
Inflation Protection C = compound F = future purchase	<b>C Rider Not Included</b>	Rider may be purchased. Rider = First occurrence, Nursing-Home, Assisted Living and Home Care Daily Benefits will increase by 5%, Compounded. Increase will apply to benefit in force on effective date of Rider.	<b>C Rider Not Included</b>	Rider may be purchased. Rider = First occurrence, Nursing-Home, Assisted Living and Home Care Daily Benefits will increase by 5%, Compounded. Increase will apply to benefit in force on effective date of Rider.	<b>C Rider Not Included</b>	Rider may be purchased. Rider = First occurrence, Nursing-Home, Assisted Living and Home Care Daily Benefits will increase by 5%, Compounded. Increase will apply to benefit in force on effective date of Rider.
Waiver of premium	<b>INCLUDED</b>	yes	<b>INCLUDED</b>	yes	<b>INCLUDED</b>	yes
Portability	<b>YES</b>	yes	<b>YES</b>	yes	<b>YES</b>	yes

Plan Design Cancer

**Cancer**

Item	Hartford	<b>AFLAC - Zingales</b>	<b>AFLAC – 2 Gurdak</b>	Fort Dearborn Life	<b>Colonial</b>	
Plan design	No bid	Met	Met	No Bid	Met	
Cost Monthly	N/A	Level 3 for Comparison	Level 3 for Comparison	N/A	Level 3 * inc rider \$5k first diagnosis	
Employee		\$33.50	\$37.50		\$23.00+\$6.00 =\$29.00	
EE & Spouse		\$55.90	\$64.40		\$38.00+ \$10.00 =\$48.00	
EE & Children		\$40.20	\$46.20		\$25.25 = \$7.50 = \$32.75	
Family		\$55.90	\$64.40		\$38.00+ \$10.00 =\$48.00	

Supplemental Medical

Colonial

Level 1	Employee	Plus Emergency Rider	Total mo.	Employee & Spouse	Plus Emergency Rider	Total per month	Employee & Children	Plus Emergency Rider	Total per month	Family	Plus Emergency Rider	Total per month
Age 17 -49	25.10	3.50	28.60	46.00	5.70	51.70	37.00	10.40	47.40	54.10	12.60	66.70
Age 50-59	34.70	3.50	38.20	64.90	5.70	70.60	47.90	10.40	58.30	74.40	12.60	87.00
Age 60-64	46.00	3.50	49.50	87.10	5.70	92.80	60.10	10.40	70.50	97.80	12.60	110.40
<b>Level 2</b>												
Age 17 -49	31.60	3.50	35.10	59.50	5.70	65.20	47.40	10.40	57.80	70.50	12.60	83.10
Age 50-59	43.10	3.50	46.60	80.50	5.70	86.20	60.40	10.40	70.80	92.60	12.60	105.20
Age 60-64	58.40	3.50	61.90	111.00	5.70	116.70	76.70	10.40	87.10	123.50	12.60	136.10
<b>Level 3</b>												
Age 17 -49	36.00	3.50	39.50	66.40	5.70	72.10	52.10	10.40	62.50	79.00	12.60	91.60
Age 50-59	48.80	3.50	52.30	89.00	5.70	94.70	66.20	10.40	76.60	103.00	12.60	115.60
Age 60-64	66.50	3.50	70.00	123.20	5.70	128.90	84.40	10.40	94.80	138.20	12.60	150.80
<b>Level 4</b>												
Age 17 -49	44.50	3.50	48.00	85.40	5.70	91.10	67.10	10.40	77.50	104.30	12.60	116.90
Age 50-59	58.60	3.50	62.10	111.40	5.70	117.10	82.70	10.40	93.10	131.50	12.60	144.10
Age 60-64	82.70	3.50	86.20	157.30	5.70	163.00	107.70	10.40	118.10	178.20	12.60	190.80
<b>Level 5</b>												
Age 17 -49	55.00	3.50	58.50	103.90	5.70	109.60	82.40	10.40	92.80	127.00	12.60	139.60
Age 50-59	70.80	3.50	74.30	132.20	5.70	137.90	99.60	10.40	110.00	156.80	12.60	169.40
Age 60-64	102.40	3.50	105.90	187.80	5.70	193.50	132.10	10.40	142.50	213.50	12.60	226.10
<b>AFLAC - Gurdak Class A</b>	<b>Employee</b>	<b>Accident Policy age 18-64</b>	<b>Total per month</b>	<b>Employee &amp; Spouse</b>	<b>Accident Policy age 18-64</b>	<b>Total per month</b>	<b>Employee &amp; Children</b>	<b>Accident Policy age 18-64</b>	<b>Total per month</b>	<b>Family</b>	<b>Accident Policy age 18-64</b>	<b>Total per month</b>
Age 18 -39	30.00	17.10	47.10	55.14	24.30	79.44	46.14	28.40	74.54	63.34	36.00	99.34
Age 40-49	37.40	17.10	54.50	63.74	24.30	88.04	49.54	28.40	77.94	67.84	36.00	103.84
Age 50-59	47.30	17.10	64.40	81.24	24.30	105.54	57.64	28.40	86.04	83.54	36.00	119.54
Age 60 -64	61.00	17.10	78.10	111.14	24.30	135.44	71.14	28.40	99.54	113.44	36.00	149.44
Age 65- 70	61.00	n/a	61.00	111.14	n/a	111.14	71.14	n/a	71.14	113.44	n/a	113.44

<b>AFLAC - Gurdak Class B</b>	<b>Employee</b>	<b>Accident Policy age 18-64</b>	<b>Total mo.</b>	<b>Employee &amp; Spouse</b>	<b>Accident Policy age 18-64</b>	<b>Total per month</b>	<b>Employee &amp; Children</b>	<b>Accident Policy age 18-64</b>	<b>Total per month</b>	<b>Family</b>	<b>Accident Policy age 18-64</b>	<b>Total per month</b>
Age 18 -39	30.00	21.30	51.30	55.14	28.50	83.64	46.14	31.00	77.14	63.34	38.30	101.64
Age 40-49	37.40	21.30	58.70	63.74	28.50	92.24	49.54	31.00	80.54	67.84	38.30	106.14
Age 50-59	47.30	21.30	68.60	81.24	28.50	109.74	57.64	31.00	88.64	83.54	38.30	121.84
Age 60 -64	61.00	21.30	82.30	111.14	28.50	139.64	71.14	31.00	102.14	113.44	38.30	151.74
Age 65- 70	61.00	n/a	61.00	111.14	n/a	111.14	71.14	n/a	71.14	113.44	n/a	113.44

Supplemental Medical

Compare age 20	Colonial Level 3	AFLAC A Gurdak	Difference Colonial minus AFLAC	Colonial	AFLAC B Gurdak	Difference
Employee	39.50	47.10	-7.60	39.50	51.30	-11.80
EE & Spouse	72.10	79.44	-7.34	72.10	83.64	-11.54
EE & Children	62.50	74.54	-12.04	62.50	77.14	-14.64
Family	91.60	99.34	-7.74	91.60	101.64	-10.04

Compare age 49	Colonial Level 3	AFLAC A Gurdak	Difference Colonial minus AFLAC	Colonial	AFLAC B Gurdak	Difference
Employee	39.50	54.5	-15.00	39.50	58.70	-19.20
EE & Spouse	72.10	88.04	-15.94	72.10	92.24	-20.14
EE & Children	62.50	77.94	-15.44	62.50	80.54	-18.04
Family	91.60	103.84	-12.24	91.60	106.14	-14.54

Compare age 59	Colonial Level 3	AFLAC A Gurdak	Difference Colonial minus AFLAC	Colonial Level 3	AFLAC B Gurdak	Difference
Employee	52.30	64.40	-12.10	52.30	68.60	-16.30
EE & Spouse	94.70	105.54	-10.84	94.70	109.74	-15.04
EE & Children	76.60	86.04	-9.44	76.60	88.64	-12.04
Family	115.60	119.54	-3.94	115.60	121.84	-6.24

<b>Dependent Life</b>					
<b>Item</b>	<b>Hartford</b>	<b>AFLAC - Zingales</b>	<b>AFLAC – 2 Gurdak</b>	<b>Fort Dearborn Life</b>	<b>Colonial</b>
<b>Option 1</b> Spouse \$5,000 Children 14 day - 6 mo \$500 6 mo. to age 18 \$5,000 or age 23 if FT student &dep	1. Age based spouse 1. if >25, <40, max spouse = \$0.92 child = \$.093/\$0.465 1. total \$1.01/\$1.385 2. if >40, < 49 max spouse = \$2.11 2. Total \$2.20/\$2.58			\$2.00 per family unit	
<b>Option 2</b> Spouse \$10,000 Children 14 day - 6 mo \$1,000 6 mo. to age 18 \$10,000 or age 23 if FT student &dep	2. Age based spouse 1. if >25, <40, max spouse = \$1.84 child = \$.093/\$0.93 1. Total =\$1.93/\$2.77 2. If =40-49, max spouse = \$4.22 2. Total =\$4.31/\$5.15			\$4.00 per family unit	
<b>Option 3</b> Spouse \$15,000 Children 14 day - 6 mo \$1,500 6 mo. to age 18 \$15,000 or age 23 if FT student &dep	3. Age based spouse 1. if >25, <40, max spouse = \$2.76 child= \$.19/\$1.40 1. Total \$2.95/\$4.16 2. If >39, 49 max, spouse = \$6.33 2. Total \$6.52/\$7.73			\$6.00 per family unit	