

Insurance Designers/Gorham Insurance
Long-Term Care Insurance Product Highlights
March 2005



VIP SERIES

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| Comdex Rating/ Assets | 92/ \$200 billion |
| Issue Ages | 18-84 |
| Policies Available | Comprehensive, Facility Only, Cash Payout |
| NH Daily Benefit Limits | \$40-\$250 (Expense Reimbursement or Indemnity) |
| HC Daily Benefit Limits | 50%, 100% (Expense Reimbursement or Indemnity) |
| Benefit Periods | 2 – 7 yrs, Lifetime |
| Elimination Periods | 20, 45, 100 days |
| Inflation Protection Riders | 5% Compounded, 5% Simple, GPO |
| Waiver of Premium | After satisfying elimination period |
| Optional Riders | Survivor Paid-Up, Non-Forfeiture, Indemnity, Shared Care, Return of Premium, Restoration of Benefits, Transition Expense Allowance, Home Care Plus(1day=7 days) |
| Special Payment Options | 10-pay, Reduced pay at age 65, Paid-up @65, Double-Pay 1 st yr. |
| Special Premium Discounts | Spousal – Up to 15% Preferred Health – 20% Group –5-10% |
| Special Underwriting Programs | Simplified Issued – 10 + if 100% company paid. 15+ voluntary. Includes Spouses. |



CUSTOM CARE

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| Comdex Rating/Assets | 94/\$69 billion |
| Issue Ages | 18-84 |
| Policies Available | Comprehensive, CA Partnership |
| NH Daily Benefit Limits | \$50-\$500 (Expense Reimbursement) |
| HC Daily Benefit Limits | 100% (Expense Reimbursement) |
| Benefit Periods | 1-6, 10 years, Lifetime |
| Elimination Periods | 30, 60, 90, 180, 365 days. 1 day=7 days for Home Care. |
| Inflation Protection Riders | 5% Simple, 5% Compounded for life |
| Waiver of Premium | After satisfying EP. |
| Optional Riders | Non-Forfeiture, Shared Care, Survivorship, Stay at Home, HC EP Waiver |
| Special Premium Discounts | Spousal/Siblings – 15% Preferred Health – 12% Group – 5-10% |

LTC CHOICE

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|------------------------------------|---|
| Comdex Rating/Assets | 90/\$30 billion |
| Issue Ages | 18-84 |
| Policies Available | Comprehensive, CA Partnership |
| NH Daily Benefit Limits | \$50-\$250 (Expense Reimbursement) |
| HC Daily Benefit Limits | 50%, 80%, 100% (Expense Reimbursement - Monthly) |
| Benefit Periods | 2, 3, 4, 6, Lifetime |
| Elimination Periods | 30, 90 days – 0 –day EP for Home Care |
| Inflation Protection Riders | 5% Simple, 5% Compounded |
| Waiver of Premium | After satisfying EP |
| Optional Riders | Non-Forfeiture, caregiver training, survivorship, restoration of benefits |
| Special Premium Discounts | Spousal/Siblings – 25% Preferred Health – 10% |



LTC BY DESIGN

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|------------------------------------|---|
| Comdex Rating/ Assets | 81/\$186 billion |
| Issue Ages | 18-84 |
| Policies Available | Comprehensive |
| NH Daily Benefit Limits | \$50-\$500 (Expense Reimbursement) |
| HC Daily Benefit Limits | 50%, 75%, 100% (Expense Reimbursement) Monthly & Cash |
| Benefit Periods | 2, 3, 4, 5 years, Lifetime |
| Elimination Periods | 30, 60, 90, 180 days. |
| Inflation Protection Riders | 5% Compounded, 5% Simple, Periodic |
| Waiver of Premium | After satisfying EP |
| Special Payment Options | 10-year |
| Optional Riders | Cash Benefit Rider, Non-Forfeiture, Monthly payout, Survivor Waiver |
| Special Premium Discounts | Spousal – 20% Preferred Health – 15% Group – 5%-10% |