

WAIVER OF PREMIUM

We will waive premiums starting with the first premium due after You complete the Waiting Period. We will continue to waive premiums until the first of the month following the end of the Plan of Care.

If premiums are being paid other than monthly, You will be placed on the monthly premium payment mode when We start to waive premiums. We will then return any unearned monthly premiums, starting with the premium of the first full month for which premiums are waived.

When waiver of premium stops, Your coverage may be continued in force by payment of the first modal premium due after the date it stops. The modal premium will be quarterly unless otherwise agreed to, subject to any change in the premium rates which may have occurred as provided in the Payment of Premium provision.

CONTINGENT NONFORFEITURE BENEFIT

What is the Contingent Nonforfeiture Benefit?

If premiums increase, You may change coverage without paying increased premiums.

How does this benefit work?

If We have already increased premium rates to such an extent as to have reached the percentages shown in the table on the next page over the initial premium, then We, on or before the effective date of the next premium increase, will offer You the following options:

- (a) Offer to reduce Your level of benefits so that the premium increase would not apply;
- (b) Offer to convert Your coverage to the benefit described in the "Future Benefit Guarantee" provision on the next page, with no further premiums being required.

When We make the above offers, We will also notify You that if options (a) and (b) are declined and the increased premium payment is not made within 120 days of its due date, the "Future Benefit Guarantee" provision described on the next page will automatically be in effect.

What are the conditions of this benefit?

- (a) This benefit is effective during the first three years of coverage whether the Insured has the Future Benefit Guarantee Nonforfeiture Benefit or not;
- (b) For those Insureds who have the Future Benefit Guarantee Nonforfeiture Benefit:
- (c) 1. After three years of coverage under the Policy, this Contingent Nonforfeiture Benefit becomes null and void;
- (d) 2. This Contingent Nonforfeiture Benefit becomes effective if the Future Benefit Guarantee Nonforfeiture Benefit is terminated by the Insured;

Increases in premium due to benefit increases will not count towards the percentage limits in the table on the next page.

Issue Age	Percent of Increase over Initial Premium	Issue Age	Percent of Increase over Initial Premium
29 and under	200%	73	34%
30-34	190%	74	32%
35-39	170%	75	30%
40-44	150%	76	28%
45-49	130%	77	26%
50-54	110%	78	24%
55-59	90%	79	22%
60	70%	80	20%
61	66%	81	19%
62	62%	82	18%
63	58%	83	17%
64	54%	84	16%
65	50%	85	15%
66	48%	86	14%
67	46%	87	13%
68	44%	88	12%
69	42%	89	11%
70	40%	90 and over	10%
71	38%		
72	36%		

FUTURE BENEFIT GUARANTEE

At the end of the grace period of an unpaid premium, Your coverage will be continued in force with the same daily benefit but a reduced Lifetime Maximum Benefit, with no further premiums being payable.

The reduced Lifetime Maximum Benefit will equal the total premiums You paid toward a plan that included this benefit, but will never be less than 30 times Your current daily benefit for Facility Care.

The reduced Lifetime Maximum Benefit will not be reduced due to prior benefits paid under the Policy but, in no case will the total benefits paid under the Policy exceed what would have been paid had You continued to pay premiums.

No benefit increases will be offered after the effective date of the reduced benefit.

If You have the Automatic Benefit Increase provision, no further increases under that provision will occur after the effective date of the reduced benefit.

The reduced Lifetime Maximum Benefit will take effect on the Premium Due Date of the unpaid premium or, if later, on the date Extension of Benefits stops.

The reduced Lifetime Maximum Benefit will be subject to the provisions of the Policy.