AssurityBalance® Long-Term Care Insurance (LTCI) Compared to the Top 10 Companies Actively Selling LTCI*

As reported in the July 2008 Broker World Long-Term Care Insurance Survey

LIFETIME BENEFIT PERIOD

| Company | Policy | JOINT INSUREDS | | | | | | | | SINGLE INSURED | | | | | | | |
|-----------------|------------|------------------------------|--------|--------|--------|--------------------------------|--------|--------|--------|------------------------------|--------|--------|--------|--------------------------------|--------|--------|--------|
| | Series | Without Cost of Living Rider | | | | Including Cost of Living Rider | | | | Without Cost of Living Rider | | | | Including Cost of Living Rider | | | |
| | | Age 40 | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 | Age 60 | Age 70 |
| Genworth | 7044 | 1110 | 1170 | 1770 | 4200 | 2483 | 2644 | 3741 | 6754 | 888 | 936 | 1416 | 3360 | 1987 | 2116 | 2993 | 5404 |
| John Hancock | LTC-03 | 643 | 981 | 1658 | 3824 | 2640 | 3079 | 4264 | 7208 | 455 | 695 | 1175 | 2709 | 1870 | 2181 | 3020 | 5106 |
| MetLife | LTC2-IDEAL | 885 | 1094 | 1709 | 4147 | 2250 | 2680 | 3714 | 7114 | 664 | 821 | 1282 | 3110 | 1687 | 2010 | 2786 | 5335 |
| Bankers L&C | GR-N550 | 810 | 1113 | 1935 | 4379 | 3012 | 3508 | 4863 | 8443 | 579 | 795 | 1382 | 3128 | 2151 | 2506 | 3473 | 6031 |
| New York Life | ILTC-5000 | 527 | 1001 | 2019 | 4447 | 2092 | 3323 | 5188 | 8692 | 310 | 589 | 1188 | 2616 | 1231 | 1955 | 3052 | 5113 |
| Allianz | 11-P-Q | 714 | 857 | 1369 | 3237 | 1899 | 2193 | 2915 | 5632 | 510 | 612 | 978 | 2312 | 1357 | 1567 | 2082 | 4023 |
| Prudential | GRP113096 | 971 | 1126 | 1790 | 4390 | 2232 | 2548 | 3590 | 7199 | 693 | 804 | 1279 | 3136 | 1594 | 1820 | 2565 | 5142 |
| MassMutual | MM-500-P | 986 | 1056 | 1598 | 3824 | 2573 | 2697 | 3555 | 6685 | 758 | 813 | 1229 | 2942 | 1979 | 2075 | 2735 | 5142 |
| Mutual of Omaha | LTC041 | 773 | 962 | 1406 | 3687 | 1885 | 2166 | 3009 | 6230 | 552 | 687 | 1004 | 2633 | 1347 | 1547 | 2150 | 4450 |
| State Farm | 97059 | 812 | 970 | 1828 | 4522 | 3302 | 3664 | 4360 | 7502 | 580 | 693 | 1306 | 3230 | 2358 | 2618 | 3115 | 5359 |
| Assurity Life | AL2100P | 633 | 742 | 1265 | 2577 | 2374 | 2039 | 2658 | 4330 | 528 | 618 | 1055 | 2148 | 1979 | 1699 | 2215 | 3608 |

^{*} The information on this chart was based on information from the *Broker World* Magazine, July 2008, Tenth Annual Long-Term Care Insurance Survey. The Top 10 Actively Selling Companies were based on 2007 first-year premium production. Policy features, provisions and options vary by company and by state. Premium

amounts shown are the best available annual rates for \$100 Daily Benefit for Facility Care and Home and Community-Based Care, Lifetime Benefit Period, 90-day Elimination Period and Compound cost-of-living rider. Joint insureds are assumed to be the same age.

This material shall be used only for agent training. Any other use of this information such as distribution to prospective policyholders or accounts or the solicitation of Assurity insurance policies is NOT authorized by Assurity. This is not a full description of an Assurity policy and does not address state variations. The policy descriptions of companies other than Assurity referenced in this material were not furnished by those companies and may not relate to the most current version of the policy or rider. Refer to the policy and/or rider for complete details, limitations and exclusions.

Do not use this material to solicit insurance or induce a policyholder to lapse, forfeit or surrender an insurance policy.

Policy Form No. AL2100P is underwritten by Assurity Life Insurance Company.



Long Term Care Administrative Office PO Box 4243 • Woodland Hills, CA 91365-4243 (888) 505-3980

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3-YEAR BENEFIT PERIOD

| Company | Policy Series | JOINT INSUREDS | | | | | | | | SINGLE INSURED | | | | | | | |
|-----------------|------------------|------------------------------|--------|--------|--------|--------------------------------|--------|--------|--------|------------------------------|--------|--------|--------|--------------------------------|--------|--------|--------|
| | | Without Cost of Living Rider | | | | Including Cost of Living Rider | | | | Without Cost of Living Rider | | | | Including Cost of Living Rider | | | |
| | | Age 40 | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 | Age 60 | Age 70 | Age 40 | Age 50 | Age 60 | Age 70 |
| Genworth | 7044 | 630 | 660 | 960 | 1140 | 1323 | 1449 | 1906 | 3656 | 504 | 528 | 768 | 1824 | 1058 | 1159 | 1525 | 2925 |
| John Hancock | LTC-03 | 406 | 575 | 914 | 2200 | 1252 | 1489 | 1963 | 3689 | 288 | 407 | 647 | 1558 | 887 | 1055 | 1390 | 2613 |
| MetLife | LTC2-IDEAL | 495 | 594 | 922 | 2242 | 1140 | 1344 | 1808 | 3670 | 371 | 445 | 692 | 1681 | 855 | 1008 | 1356 | 2752 |
| Bankers L&C | GR-N550 | 483 | 658 | 1153 | 2631 | 1700 | 1991 | 2788 | 4890 | 345 | 470 | 823 | 1879 | 1214 | 1422 | 1992 | 3493 |
| New York Life | ILTC-5000 | 296 | 574 | 1187 | 2682 | 1141 | 1841 | 2935 | 5010 | 174 | 338 | 698 | 1578 | 671 | 1083 | 1727 | 2947 |
| Allianz | 11-P-Q | 440 | 524 | 762 | 1761 | 1171 | 1340 | 1622 | 3064 | 315 | 374 | 544 | 1258 | 837 | 957 | 1159 | 2189 |
| Prudential | GRP113096 | 568 | 658 | 1047 | 2568 | 1306 | 1491 | 2101 | 4212 | 406 | 470 | 748 | 1834 | 933 | 1065 | 1500 | 3008 |
| MassMutual | MM-500-P | 513 | 549 | 831 | 1989 | 1338 | 1402 | 1849 | 3476 | 394 | 423 | 639 | 1530 | 1029 | 1079 | 1422 | 2674 |
| Mutual of Omaha | LTC041 | 481 | 605 | 898 | 2409 | 1174 | 1361 | 1921 | 4070 | 344 | 432 | 641 | 1720 | 839 | 972 | 1372 | 2907 |
| State Farm | 97059 | 474 | 590 | 1044 | 2640 | 1908 | 2146 | 2450 | 4308 | 338 | 421 | 746 | 1886 | 1362 | 1533 | 1750 | 3077 |
| Assurity Life | AL2100P | 399 | 467 | 797 | 1624 | 1496 | 1285 | 1674 | 2728 | 332 | 389 | 664 | 1353 | 1247 | 1071 | 1395 | 2273 |

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amounts shown are the best available annual rates for \$100 Daily Benefit for Facility Care and Home and Community-Based Care, 3-Year Benefit Period, 90-day Elimination Period and Compound cost-of-living rider. Joint insureds are assumed to be the same age.

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