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Elmhaven Assurance Company

Long-Term Care Insurance - Policy Schedule

Policy number: EH-LTC-7730418-P

Insured: Margaret A. Ostrander

Policy date: June 12, 2012 (issue age 57)

Schedule as of: June 12, 2026

Benefit	Amount
Daily benefit at issue	$180.00
Inflation protection	3% compound, each policy anniversary
Daily benefit from June 12, 2026	$272.27
Benefit period	4 years
Lifetime maximum from June 12, 2026	$397,514.20
Elimination period	90 days of care, met once in a lifetime
Care at home	100% of the daily benefit
Assisted living and nursing home	100% of the daily benefit
Waiver of premium	from the end of the elimination period

Shared care rider

This policy is linked to policy EH-LTC-7730418-R (Raymond C. Ostrander). When one insured has used the whole lifetime maximum, benefits may be drawn from the other's, and a survivor keeps what the other has not used.

When benefits begin

A licensed health care practitioner certifies that the insured needs substantial help with at least two of six activities of daily living for 90 days or more, or needs supervision because of severe cognitive impairment.

Premium

Item	Amount
Annual premium, due each June 12	$2,916.00
Premium before the increase of June 12, 2021	$2,388.00

Premiums are not guaranteed and may be changed for all policies of this class.