

# Features and Options

The following charts indicate built-in features and optional benefits for Assured Solutions GOLD and *CASH-First*. Benefits may vary by state.

<b>Built-In Features:</b>	<b>Assured Solutions GOLD</b>	<b>CASH-First</b>
<b>Maximum Lifetime Benefit</b>	2 yrs, 3 yrs, 4 yrs, 5 yrs, 6 yrs, 8 yrs & Lifetime	\$50,000 to \$500,000 (in \$25,000 increments) or Lifetime
<b>Maximum Monthly Benefit (MMB)</b>	Up to \$15,000 per month	Up to \$9,000 per month
<b>Cash Benefit</b>	40% of HHC	40% of HHC
<b>NH</b>	100%	100%
<b>ALF</b>		50%
<b>HHC</b>		100%
<b>Elimination Period</b>	0, 30, 60, 90, 180 or 365 calendar days	
<b>Bed Reservation (NH and ALF)</b>	30 days per calendar year	
<b>Respite Care</b>	30 days per calendar year	
<b>Hospice Care</b>	No limit	
<b>International Benefit</b>	MMB up to 1 year	
<b>Waiver of Premium</b>	When benefits begin	
<b>Alternate Care</b>	With care coordination	
<b>Care Coordination</b>	Yes	
Caregiver Training	Pays up to 2x MMB with Care Coordination	
Durable Medical Equipment		
Home Modification		
Medical Alert System		
<b>5-Year Rate Guarantee</b>	Yes	Yes
<b>Additional Benefit for Prof HHC</b>	No	Yes
<b>Additional Benefit for Injury</b>	No	Yes
<b>Return of Premium (less claims) if death before Age 65.</b> (See Optional Benefits chart for other options.)	No	Yes
<b>Spousal Benefits:</b>		
<b>Spouse Security Benefit</b>	Up to 60% in additional benefits for uninsured spouse	
<b>Spouse Shared Benefit</b>	Allows a spouse to access the other spouses benefits upon their own benefit exhaustion	
<b>Spouse Waiver of Premium</b>	Waives premium for both spouses when one is on claim	
<b>Spouse Survivorship Benefit</b>	If death occurs after 10 years, no further premiums are due on surviving spouse.	
<b>Inflation Options:</b>		
<b>No Inflation with Future Purchase Option</b>	Yes	Yes
<b>5% Compound Lifetime</b>	Yes	Yes

<b>5% Simple Lifetime</b>	Yes	Yes
<b>5% Compound – 20 Year</b>	Yes	Yes
<b>5% Compound – 2X, 3X, 4X Maximum Increase</b>	Yes	Yes
<b>Compound Inflation with Guaranteed Buy-up Option – 4.5%, 4%, 3.5%, 3%*</b> *Insured can increase to any other compound lifetime inflation option prior to age 85 without underwriting (multiple increases ok).	Yes	Yes
<b>Other Options:</b>		
<b>Waiver of Elimination Period for Home Health Care</b>	Yes	Yes
<b>Restoration of Benefits</b>	Yes	Yes
<b>Cash Benefit Increase from 40% to 50%</b>	Yes	Yes
<b>ALF Reduction/Increase</b>	50% or 75%	60%, 70%, 75%, 80%, 100%
<b>HHC Reduction</b>	50% or 75%	No
<b>Additional Years of Rate Guarantee</b>	6 yrs to 10 yrs	6 yrs to 10 yrs
<b>Return of Premium at Death (Less Claims Paid)</b>	Yes	Yes
<b>Full Return of Premium</b>	No	Yes
<b>Nonforfeiture – Shortened Benefit Period</b>	Yes	Yes
<b>Contingent Nonforfeiture</b>	Default	Default
<b>Premium Options:</b>		
<b>Lifetime</b>	Default	Default
<b>Single Premium</b>	Yes	Yes
<b>10-Year Pay</b>	Yes	Yes
<b>20-Year Pay</b>	Yes	Yes
<b>To-Age-65</b>	Yes	Yes
<b>Flex To-Age-85</b>	Yes	Yes