



**ASSURED SOLUTIONS AND ASSURED SOLUTIONS PLUS
Rate Book State Special Insert**

State	State Differences
ARIZONA	<ul style="list-style-type: none"> • Only inflation percentage allowed is 5%
DELAWARE	<ul style="list-style-type: none"> • No Simple Inflation Option • Only inflation percentage allowed is 5%
GEORGIA	<ul style="list-style-type: none"> • Class I and Class II minimum Elimination Period in GA is 60 days (National minimum Elimination Period is 90 days) • An Elimination Period of 90 days may be issued ONLY IF the Waiver of Elimination Period – Home Health Care option is added (GA state regulations limit the EP allowed for HHC benefits to 60 days) • No 180-day or 365-day Elimination Periods • No Contingent Nonforfeiture Benefit Option
IDAHO	<ul style="list-style-type: none"> • Only inflation percentage allowed is 5%
ILLINOIS	<ul style="list-style-type: none"> • No Rate Guarantees (Built-in or Optional) • When using the Premium Calculation Worksheet, to calculate the IL Annual Premium: <ol style="list-style-type: none"> 1. Divide the Annual Premium (amount prior to applying the Modal Factors) by 1.015. 2. To calculate the IL Modal Premium, multiply the IL Annual Premium by the appropriate Modal Factor.
KENTUCKY	<ul style="list-style-type: none"> • No Rate Guarantees (Built-in or Optional) • When using the Premium Calculation Worksheet, to calculate the KY Annual Premium: <ol style="list-style-type: none"> 1. Divide the Annual Premium (amount prior to applying the Modal Factors) by 1.015. 2. To calculate the KY Modal Premium, multiply the KY Annual Premium by the appropriate Modal Factor.
MINNESOTA	<ul style="list-style-type: none"> • Only Tax-Qualified policies may be sold
MONTANA	<ul style="list-style-type: none"> • No Spouse Shared Benefit Option • No Spouse Security Benefit Option • No Spouse Waiver of Premium and Survivorship Option

	<ul style="list-style-type: none"> • Two Person Household Discount for TWO insureds = 20% • Two Person Household Discount for ONE insured = 10% (No Spouse or Married Discount)
NEW MEXICO	<ul style="list-style-type: none"> • Only inflation percentage allowed is 5%
NORTH DAKOTA	<ul style="list-style-type: none"> • No Return of Premium Options

State	State Differences
SOUTH DAKOTA	<ul style="list-style-type: none"> • No 180-day or 365-day Elimination Periods
TENNESSEE	<ul style="list-style-type: none"> • Only 3-year Built-in Rate Guarantee is available (Built into the Assured Solutions packages) • No 10-year Compound Inflation Option • If a Limited Pay Option is purchased, the client MUST purchase the Nonforfeiture Benefit – Shortened Benefit Period Option • When using the Premium Calculation Worksheet, to calculate the TN Annual Premium: <ol style="list-style-type: none"> 1. Divide the Annual Premium (amount prior to applying the Modal Factors) by 1.00995. 2. To calculate the TN Modal Premium, multiply the TN Annual Premium by the appropriate Modal Factor.
VERMONT	<ul style="list-style-type: none"> • No 180-day or 365-day Elimination Periods
WASHINGTON	<ul style="list-style-type: none"> • Only Tax-Qualified policies may be sold • Only 5-year Built-in Rate Guarantee is available
WISCONSIN	<ul style="list-style-type: none"> • No Simple Inflation Option • Only inflation percentage allowed is 5% • Minimum Nursing Home Daily Benefit is \$60