



CPI-U

**Get the right
amount of coverage
at the right time.**



**Long-Term Care Insurance
CPI-U Benefit Increase Option Rider®**

249369HO (VT)

Eliminate the guesswork

With traditional inflation riders, selecting the right benefit is often determined by an educated guess based on your age. A 70-year-old may purchase a low simple interest rider if the possibility of needing care is just a few years away. Buyers in their 60s might elect a higher simple interest amount. Younger buyers may be better off selecting the compound rider because they plan to hold their policy for a long period of time before collecting benefits. However, since these options only allow for a fixed level of inflation, you could still find yourself with more coverage than necessary in some years, perhaps not enough of an increase in others.

An affordable alternative to inflation riders

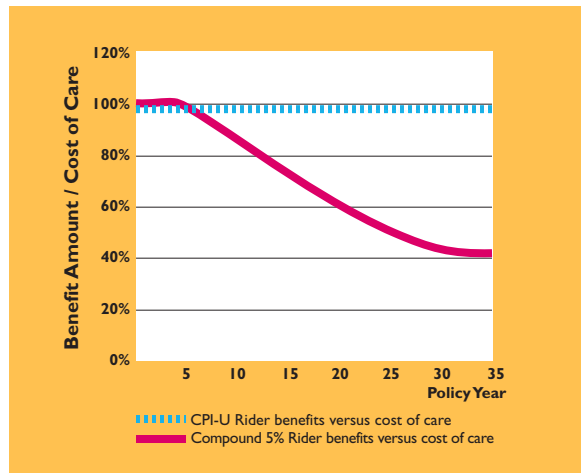
Most long-term care insurance inflation riders require that your policy benefits be increased by a fixed percentage every year. Inflation costs can vary in amount from one year to the next. We have developed another option; the Consumer Price Index Benefit Increase Option Rider[®] (CPI-U). The CPI-U helps ensure that your policy benefits keep pace with fluctuations in the cost of goods and services as determined by the Urban Consumer Price Index.

Consumer Price Index (CPI-U) Benefit Increase Option Rider[®]

As with any insurance product, the goal is to have the right amount of coverage in place at the time you need it most. Our new CPI-U Rider was designed to do just that. Your policy may not help you a great deal years from now if your benefits remain at a fixed level and the cost for care continually increases.

The CPI-U Rider is available to be added to your long-term care insurance policy for an additional premium.

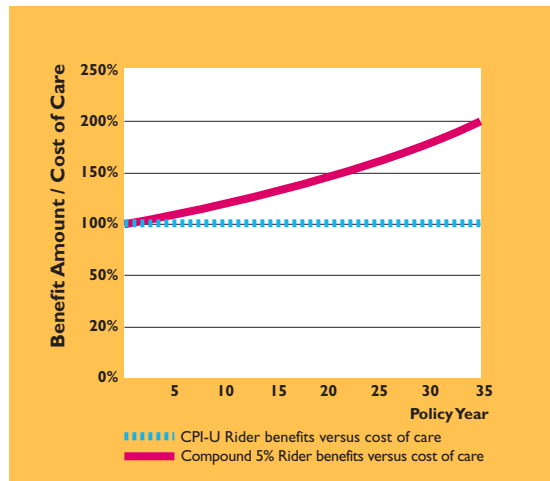
Policy benefits keep pace with Inflation



Assumes:

- 3% inflation increasing to 8% over 5 years for the cost of LTC Services. The 5% compound rider will not keep policy benefits in line with actual cost of care.
- CPI-U increases at the same rate as the cost of LTC services increase.*

* Cost of care increase rate may be more or less than CPI-U increase rate—not intended to be a guarantee coverage of all costs incurred.



**CPI-U future increases:
Cost of care increases at CPI-U rate.*
Assumes inflation at 3%.**

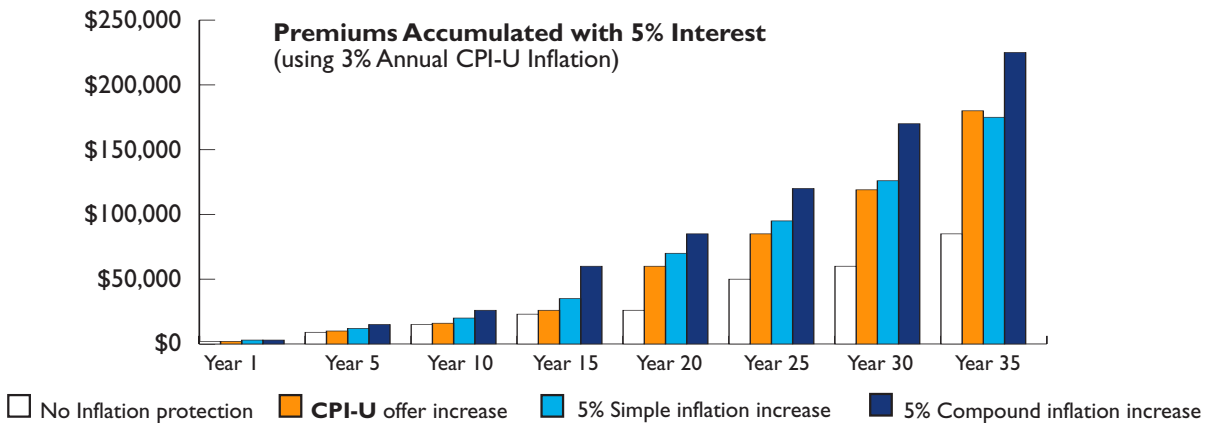
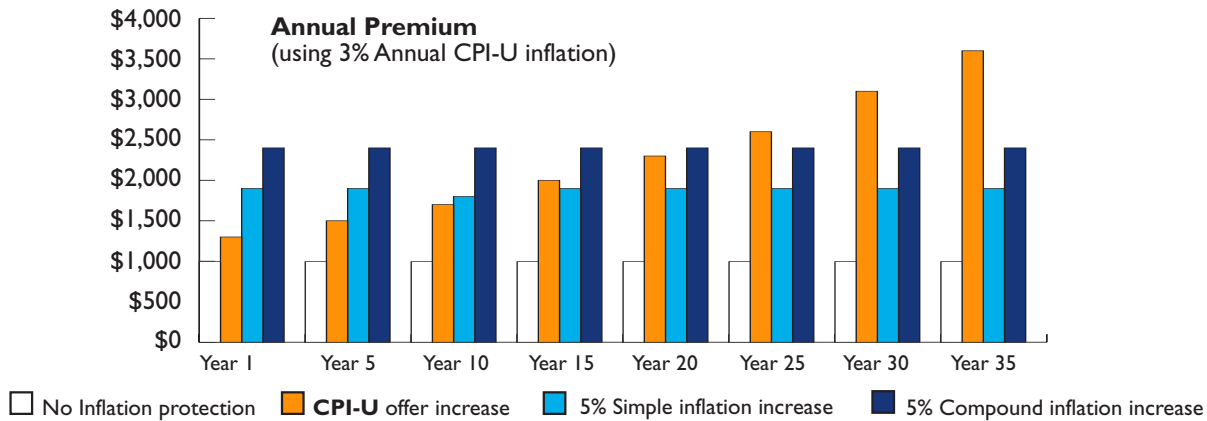
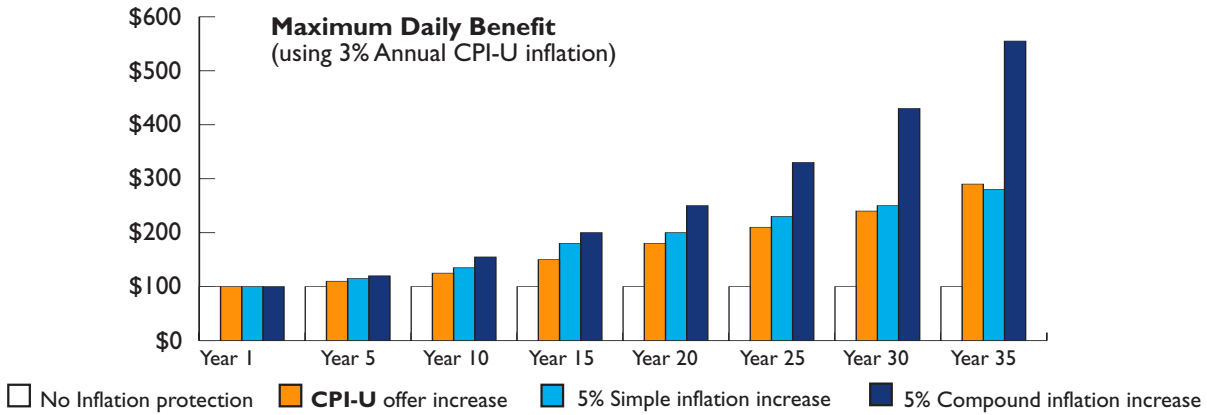
If inflation underpaces the 5% option you have actually purchased more insurance benefit than you will need by as much as 100%.

* Cost of care increase rate may be more or less than CPI-U increase rate— not intended to be a guarantee of all costs incurred.

With the **CPI-U you have
the option of increasing
your benefits each year
at the same percentage
other costs increase!**

You can feel confident that you will have the right amount of coverage at the right time – whether you need care in one year or twenty years from now.

Comparison of Benefits and Premiums by Inflation Option



The charts above compare maximum Daily Benefits, Annual Premiums, and Accumulated Premiums at the end of the year for policies with 4 different Inflation Protection options. The policies in the charts above were all 5-year plans priced at standard issue age 60 rates. CPI-U Inflation is assumed to be 3% in the charts above.

CPI-U features

- **The price for these benefit increases is based on your issue age – your age at the time that you first purchased the policy!**
- **All policy limits are included in the increase offer.**
- **When you accept the increase, all of your benefits will increase by the CPI-U percentage!**
- **You decide whether to accept the yearly increase offers.**
- **You can choose to accept or decline these yearly increase offers as many times as you want!**
- **No future underwriting is required for benefit increases! Once your policy is in place you can accept the CPI increase offers at any time, even while on claim!***

*Cost of care increase rate may be more or less than CPI-U increase rate—not intended to be a guarantee of all costs incurred.

CPI-U was designed to work with our Long-Term Care Insurance policy, so policy benefits keep pace with Inflation.

New York Life Insurance Company's individual tax qualified Long-Term Care Insurance policies are issued on policy form series ILTC-5000 and INH-5000. The actual policy form numbers vary by state and are identified with the two-letter state identifier and an edition number. Examples: for Idaho ILTC-5000 (ID) (1001) and INH-5000 (ID) (1001) and for Pennsylvania ILTC-5000 (PA) (1001) and INH-5000 (PA) (1001). INH-5000 series is not available in OR, RI or VT.

New York Life's individual Long-Term Care Insurance policies contain some benefit eligibility restrictions, other limitations and exclusions that are common in the industry. Policy benefits are subject to daily as well as lifetime maximum benefits. Benefit eligibility is contingent on a chronic illness certification and a written plan of care. The provider must be an eligible provider for the qualified long-term care and services being provided. The policy may not cover all expenses for long-term care needs. It is advisable to review the outline of coverage and the issued policy for specific details.

General Exclusions and Limitations

Due to war, declared or undeclared;
Due to attempted suicide, or any intentionally self-inflicted injury;
Due to voluntary participation in a riot or attempting to commit an assault or felony;
For care received outside of the United States or its territories except as provided in the World Wide Coverage Benefit;
Which would not be made in the absence of this insurance;
For treatment of alcoholism or drug addiction unless the drug addiction was a result of the administration of drugs as part of treatment by a *Physician*;
For treatment provided in a government facility (except Medicaid) unless We are required by law to cover the charges;
For treatment of an injury or sickness which would entitle the person to benefits under any state or federal workers' compensation, employers' liability or occupational disease law;
From care and services by an immediate family member (except as explicitly provided for *Informal Care* as described in the Advantages of Using the Care Coordinator Provision of the ILTC-5000 series policy.)
For prescription drugs;
To the extent payable by *Medicare* or would be payable except that the deductible or coinsurance amount has not been paid;
To the extent payable under no-fault motor vehicle insurance benefits;
For items of comfort or nursing home or assisted care living facility charges in excess of room and board charges.

The individual long-term care insurance policies herein advertised are underwritten by New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010.

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