

Sample Life Insurance Company (Sample Life) will pay the benefits of this Policy according to its provisions.

### **Long Term Care Insurance Policy**

- **RENEWABILITY: THIS POLICY IS GUARANTEED RENEWABLE FOR LIFE.**  
**PREMIUM RATES ARE SUBJECT TO CHANGE.** This means You have the right, subject to the terms of the Policy, to continue this Policy as long as You pay Your premiums on time. We cannot change any of the terms of this Policy without Your consent, except that We may change the premium rates, subject to applicable state insurance department approval. Any such change in premium rates will apply to policies in the same class as Yours in the state where this Policy was issued.
- The **Schedule of Benefits** provided by this Policy is shown on page 3.
- This Policy is not eligible for dividends.

**IMPORTANT NOTICE: Please read the copy of the application attached to this Policy. Carefully check the application and write to Sample Life Insurance Company, P.O. Box 123456, Anytown, NY 22212-7890, within thirty (30) days, if any information shown on it is not correct and complete, or if any past medical history has been left off of the application. This application is part of the Policy and the Policy was issued on the basis that answers to all questions and the information shown on the application are correct and complete.**