

## ***Special Notice For Maryland Residents***

The State of Maryland does not allow the standard Future Guard benefit design for Maryland residents. Premiums remain unchanged but the benefits as described in the brochure have been altered as follows:

**1. The Future Benefit Guarantee provision has been upgraded.**

The amount of Lifetime Maximum Benefit still available after insurance ends due to nonpayment of premium is higher than that stated in the brochure. The benefit is based on a formula unique to each policyholder based on age and benefits selected and it is available after insurance has been in force for at least five years. This is a more valuable benefit than the original, but is being provided to you at no extra cost.

**2. The Restoration of Benefits provision is not available.**

To compensate for this, we have substituted a Terminal Illness Benefit at no extra cost. This provides that if you are diagnosed as terminally ill, CNA will pay a benefit during the 90-day Waiting Period to reimburse you for covered services received during the Waiting Period. This will pay the actual cost of your care up to 10 times your Daily Benefit and is in addition to your normal Lifetime Maximum Benefit.

If you have any questions about this or any other aspect of the coverage, please call us toll-free or e-mail us and we'll be happy to help you. Our business hours are Monday through Friday 8:30 a.m. - 5:00 p.m. Pacific time.

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