

Long Term Care Premium Comparison

Date: 11/08/2012

Prepared for: **Sample Client**
 State: **Texas**
 Age: **55**
 Birthdate:

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Policy	Genworth Privileged Choice Flex	John Hancock Custom Care III 2012	LifeSecure Individual LTC	MedAmerica FlexCare	United of Omaha Cash-First
Client	Sample Client	Sample Client	Sample Client	Sample Client	Sample Client
Tax Qualified	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Standard	Preferred	Preferred	Preferred	Preferred
Facility Daily Benefit	\$150	\$150	\$150	\$150	\$150
Facility Benefit Period	3 years	3 Years	2.8 Years	3 years	3.20 Years
Home Care Daily Benefit	100%	100%	\$150	100%	100%
Monthly Home Care	Daily	Daily	Monthly	Monthly	Monthly
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled	Pooled
Inflation Protection	5% Compound	5% Compound	5% Compound	5% Compound	5% Compound
Facility Elimination Period	90 days	90 days	90 days	90 days	90 Day
Nonforfeiture	Contingent	Contingent	Contingent	Contingent	Contingent
Return of Premium	No	To Age 65	Yes	Less Claims	To Age 65
Marital Discount	Both Insured	Both Insured	Both Insured	Both Insured	Both Insured
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Monthly	Monthly	Monthly	Monthly	Monthly PAC
Partnership Plan	Yes	Yes	Yes	No	Yes
Other	Benefit Type: Daily Pool of Money: \$164,250 Assisted Living Benefit: 100% Elimination Period Type: Calendar Days	Benefit Type: Daily Maximum Benefit: \$164,250.00	Maximum Benefit: \$150,000 Monthly Access Limit: 3% Monthly Benefit: \$4500	Plan Type: Comprehensive Pool of Money: \$164,250.00 HC Calendar Day EP: Yes	Partner Rate Class: Preferred Monthly Benefit: \$4500 Pool of Money: \$175,000 Benefit Period Years: 3.2 Assisted Living: 100% Cash First Amount: \$1800 Cash Benefit: 40% Rate Guarantee: 5 Years
Premium	\$169.76	\$252.72	\$201.60	\$264.16	\$187.12
Description	Tax-qualified plan with pooled facility and home care benefit.	Tax-qualified plan with pooled benefit.	Tax-qualified plan with pooled benefit.	MedAmerica FlexCare is a tax-qualified plan with a single pool of money.	United of Omaha Cash First is a Tax Qualified plan with pooled benefits.

