

# Long Term Care Premium Comparison

Date: **02/05/15**

Prepared for: **Valued Client**

Prepared by:  
**Jack Lenenberg**

State: **MD**  
 Birthdate:  
 Age: **60**

**(800) 891-5824**  
**Jack@LTCPartner.com**

	MedAmerica FlexCare	Mass Mutual, Signature Care MM-500 2013	Mutual of Omaha MutualCare Secure Solution	Transamerica TransCare III	Northwestern Mutual QuietCare UU
Tax Qualified	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Preferred	Ultra Prefrd	Preferred	Preferred	Standard
Facility Daily Benefit	\$150	\$150	\$150	\$150	\$150
Facility Benefit Period	3 years	3 Years	3 Years	3 Years	3 years
Home Care Daily Benefit	100%	\$150	100%	100%	100%
Monthly Home Care	Monthly	Monthly	Monthly	Monthly Benefit	Monthly
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled	Pooled
Inflation Protection	3% Compound	3% Compound	3% Compound	3% Compound	3% Compound
Facility Elimination Period	90 days	90 Days	90 day	90 days	12 weeks
Zero Day HC Elim. Period	No	No	No	Yes	No
Nonforfeiture	Contingent	Contingent	Contingent	Contingent	No
Return of Premium	No	No	No	To Age 67	No
Marital Discount	Both Insured	Both Insured	Both Insured	Both Insured	Both Insured
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Annual	Annual	Annual	Annual	Annual
Partnership Plan	No	Yes	Yes	Yes	No
Gender	Female	Female	Female	Female	Female
Other	Plan Type: <b>Comprehensive</b> Pool of Money: <b>\$164,250</b>	Policy Type: <b>Comprehensive</b> Pool of Money: <b>\$164,250.00</b>	Monthly Benefit: <b>\$4500</b>  Pool of Money: <b>\$162,000.00</b>  Assisted Living: <b>100%</b> Cash Benefit: <b>30%</b> Cash Benefit Amount: <b>\$1350</b>	Pool of Money: <b>\$164,250</b>  Cash Alternative Benefit: <b>33%</b> Rate Guarantee: <b>3 Years</b>	Monthly Benefit: <b>\$4500</b>  Pool of Money: <b>\$162,000</b>
Premium	<b>\$1,545.56</b>	<b>\$1,785.33</b>	<b>\$2,024.15</b>	<b>\$2,296.29</b>	<b>\$3,321.68</b>
Total Premium					
	MedAmerica FlexCare is a tax-qualified plan with a single pool of money.	Tax-qualified plan with pooled benefit.	Mutual of Omaha MutualCare Secure Solution is a tax-qualified plan with pooled benefits.	Tax qualified comprehensive plan with pooled benefit.	Northwestern Mutual QuietCare UU is a Tax Qualified plan. Facility and home care benefits are pooled.

This is an independent illustration not provided or approved by the issuers of the policies shown. Use the Insurer's forms and software for Insurer-approved quotes and applications.