

Long Term Care Premium Comparison

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Prepared for: **Valued Client**

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	Genworth Privileged Choice Flex 3 Enhanced	Mass Mutual, Signature Care MM-500 2013	Mutual of Omaha MutualCare Secure Solution	LifeSecure Individual LTC II (2014)	MedAmerica CareDirections Contego	Northwestern Mutual QuietCare UU
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Preferred	Ultra Prefrd	Preferred	Preferred	Best	Standard
Facility Daily Benefit	\$150	\$150	\$150	\$150	\$150	\$150
Facility Benefit Period	3 Years	3 Years	3 Years	2.8 Years	3 years	3 years
Home Care Daily Benefit	100%	\$150	100%	\$150	100%	100%
Monthly Home Care	Daily	Daily	Monthly	Monthly	Daily	Monthly
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled
Inflation Protection	3% Compound	3% Compound	3% Compound	3% Compound	3% Compound	3% Compound
Facility Elimination Period	90 days	90 Days	90 day	90 days	90 days	12 weeks
Nonforfeiture	Contingent	Contingent	Contingent	Contingent	Contingent	No
Return of Premium	To Age 65	No	No	No	No	No
Restoration of Benefit	No	No	No	No	Yes	No
Marital Discount	Both Insured	Both Insured	Both Insured	Both Insured	Both Insured	Both Insured
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Annual	Annual	Annual	Annual	Annual	Annual
Partnership Plan	Yes	Yes	Yes	Yes	No	No
Gender	Female	Female	Female	Female	Female	Female
Other	Benefit Type: Daily Pool of Money: \$164,250 Assisted Living Benefit: 100% Elimination Period Type: Service Days Prem Waiver on Claim: Included	Policy Type: Comprehensive Pool of Money: \$164,250.00	Monthly Benefit: \$4500 Pool of Money: \$162,000.00 Assisted Living: 100% Cash Benefit: 30% Cash Benefit Amount: \$1350	Maximum Benefit: \$150,000 Monthly Access Limit: 3% Monthly Benefit: \$4500	Pool of Money: \$164,250 Elimination Period Type: Service Days	Monthly Benefit: \$4500 Pool of Money: \$162,000
Premium	\$1,492.65	\$1,708.45	\$2,024.15	\$2,079.96	\$2,171.61	\$3,321.68
Total Premium						
	Tax-qualified plan with pooled facility and home care benefit.	Tax-qualified plan with pooled benefit.	Mutual of Omaha MutualCare Secure Solution is a tax-qualified plan with pooled benefits.	Tax-qualified plan with pooled benefit.	MedAmerica CareDirections Contego is a tax-qualified plan with a daily benefit and a pool of .money.	Northwestern Mutual QuietCare UU is a Tax Qualified plan. Facility and home care benefits are pooled.

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