

EssentialLTC

a National Guardian Life Insurance Company Product

Long Term Care
Insurance Coverage

Designed Around Your Needs



Phone: (888) 505-2332 | www.ngl-essentialltc.com

A Long Term Care insurance policy explains a policy's coverage, limitations and exclusions, along with what a policyholder must do to keep the policy active and what might cause the policy to be discontinued. Please weigh any associated costs before purchasing. Consideration should be taken on whether this product is suitable for your long term care needs. This policy is intended to be federally tax-qualified (as defined by the Internal Revenue Code of 1986, §7702B(b)); you should consult with your attorney, accountant, or tax advisor regarding the tax implications of purchasing this Long Term Care insurance. For more information on policy costs and details of coverage, please contact your licensed insurance representative.

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a.k.a. The Guardian or Guardian Life.

WHAT YOU'LL FIND INSIDE

Why Long Term Care Planning is an Important Topic	1
Coverage Options In Long Term Care	3
How EssentialLTC is Different	4
Product Details	5
About National Guardian Life Insurance Company	7
Policy Notes	8



Why Long Term Care Planning is an Important Topic

Most of us can expect to need long term care as we grow older. We may suffer from a disabling accident or chronic illness or simply grow old enough to be unable to care for ourselves. Long Term Care insurance is just one way to pay for the cost of care, and many Americans already use this insurance as a way to cover future health care costs and protect their assets and their families.

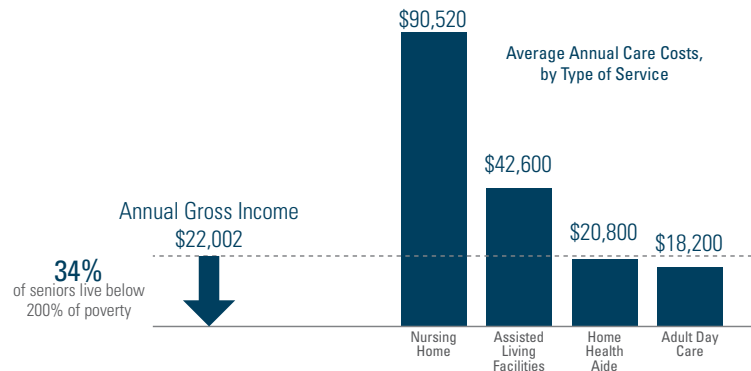
Costs | Assets | Family ►



Costs

Long term care is expensive, and its costs are expected to rise even higher. As we live longer, we wish to live better, but the longer we live the more likely it is that we may need someone to help take care of us.

Long Term Care Costs Can Exceed Seniors' Income



SOURCES: MetLife Mature Market Institute. The 2012 MetLife Market Survey of Nursing Home, Assisted Living, Adult Day Services, and Home Care Costs, November 2012, available at: <https://www.metlife.com/mmi/research/2012-market-survey-long-term-care-costs.html#keyfindings>; U.S. Census Bureau, Current Population Survey, 2012 Annual Social and Economic Supplement, Table POV01



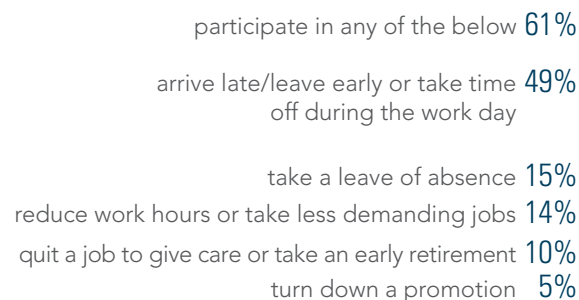
Assets

As people live longer due to medical advancements, so too grows the concern that later years will deplete or exhaust your lifetime of savings. You've worked hard to build a comfortable life. Preparing now will help protect your assets and give you the peace of mind you deserve.

Family

No one wants their health care needs to put a strain on their family members, and yet if you are unable to pay for long term care, you may not have a choice. The physical, financial, and emotional burden placed on an unpaid caregiver is something to be seriously considered when determining your long term care plans.

Unpaid Caregiver Statistics on Work Accommodations Due to Caregiving for an Adult Age 50 and Older



National Alliance for Caregiving and AARP, Caregiving in the U.S. 2015

Coverage Options in Long Term Care

A long term care plan can give you and your loved ones peace of mind that you have secured your future and the assets you worked so hard to save.

Types of Long Term Care

You have multiple options for long term care, from home and community care services to facilities that help care for you 24-hours a day/7 days a week.

1

HOME & COMMUNITY CARE SERVICES

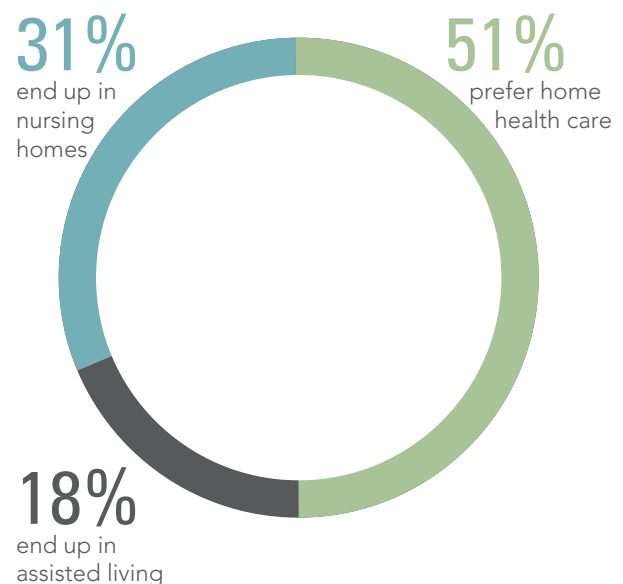
Home care services allow you to live in your own home or to return to your home by helping you complete daily tasks that you can't manage alone.

Adult day care is an option that provides a program of therapeutic and social services in a community group setting through an adult day care center.

2

FACILITY CARE SERVICES

Facility care services include assisted living facilities which offer on-site support for carrying out the activities of daily living, and nursing facilities which offer more intensive care related to patient supervision, therapies, rehabilitation, and medication.



The 2014 Sourcebook for Long term Care Information, American Association for Long term Care Insurance, 2013

How EssentialLTC is Different

When we created EssentialLTC we wanted the product to have benefit options that truly meet your needs. Our product features, a few of which are listed below, were incorporated because we believe they are for your benefit. Optional features like Lifetime Benefits and Return of Premium Riders protect you with a well-rounded policy. The features allowing you to fully fund your policy in shorter time spans in one lump sum (Single Pay) or over a period limited to 10 years (10 Pay) offer you more premium payment options. EssentialLTC is customizable to your needs and provides a broad range of service options in the setting of your choice.

A Few of Our Product Features THAT MAKE THE DIFFERENCE

Lifetime Benefits Option The EssentialLTC policy has a Lifetime Benefits Option which, if selected, provides you with coverage that will continue for the remainder of your life.

Flexible Payment Options Single Premium Payment, 10 Year Premium Payment, Lifetime Premium Payment (monthly, quarterly, semi-annually or annually).

Reverse Combo (Reduce the Risk of "Use It Or Lose It") The Return of Premium options allow you to protect some or all of the premium paid into your policy depending on which of the four optional Return of Premium Riders you may choose. A Full Return of Premium Rider will entitle your beneficiary to the entire premium amount paid into the policy upon your death (second to die under joint coverage). A Limited Return of Premium Rider will entitle your beneficiary to receive all premiums paid into your policy, minus any claim payments received, upon your death (second to die under joint coverage). In addition, Return of Premium Riders that include a policy surrender feature are offered, giving you the option to forfeit your policy for a partial return of premium while you are alive.

Inflation Protection Options The 3% and 5% Inflation Protection options are available to keep your policy in line with increases in health care costs. Step-rated premium versions of these riders are also available.

Discounts/Special Pricing Lower the cost of your policy and protect another in your household by receiving a joint coverage premium rate; Special pricing is also available for approved employer/association groups.

Product Details

With EssentialLTC you have two product structures to choose from:

Facility Care Services (FCS)

100% of Facility Care expenses incurred up to the Daily Benefit Amount selected.

Comprehensive Services (CS)

If a comprehensive policy is selected, 100% of Facility Care Services and/or Home and Community Care Services expenses incurred up to the Daily Benefit Amount selected.

		FCS	CS
Federally Tax-Qualified	Yes	✓	✓
Issue Ages	40-79	✓	✓
Number of Insureds	Single or Joint	✓	✓
Daily Benefit Amount Options	\$50-\$300 in \$10 increments	✓	✓
Premium Payment Options	Lifetime Pay (Monthly, Quarterly, Semi-Annually, Annually) Single Pay 10 Pay (Monthly, Quarterly, Semi-Annually, Annually)	✓	✓
Elimination Period Options	0 days 30 days 90 days 180 days	✓	✓
Benefit Period Options	2 years 3 years (benefit extension riders available)	✓	✓
Lifetime Benefits Available	Yes	✓	✓
Emergency Response System	Reimbursement of charges up to \$50 per month (Must be receiving benefits for Home and Community Care Services) (Benefits paid will be subtracted from the Total Benefit Amount).		✓
Caregiver Training	Training provided for an informal caregiver such as a member of your family, a friend or neighbor (equal to 5 times the Daily Benefit Amount).		✓
Care Coordinator	Services available upon request	✓	✓
International Benefits	Up to 30 days per calendar year	✓	✓

		FCS	CS
Respite Care Benefit	Paid for a maximum of 30 days per calendar year (Not subject to the elimination period) (Benefits paid will be subtracted from the Total Benefit Amount).	✓	✓
Bed Reservation Benefit	Paid for a maximum of 30 days per calendar year and 100% of actual expenses incurred (up to the Daily Benefit Amount) when insured incurs charges for reserving a bed in a Nursing Home or Assisted Living Facility Only (Benefits paid will be subtracted from the Total Benefit Amount).	✓	
Benefit Period Extension Rider	Extends the 3 year base benefit period to either 4 years, 5 years, 6 years, or to a Lifetime Benefit Period.	✓	✓
Full Return of Premium Rider	Upon the death of the insured while the policy is in force, the total of premiums paid will be paid to the beneficiary (second to die for joint policies). Also available with a policy surrender feature.	✓	✓
Limited Return of Premium Rider	Upon the death of the insured while the policy is in force, the total of premiums paid, minus claims paid, will be paid to the beneficiary (second to die for joint policies). Also available with a policy surrender feature.	✓	✓
First Day Home and Community Care Services Benefit Rider	This rider waives any Elimination Period required for Home and Community Care Services.		✓
Shared Benefit Amount Rider	Available for joint policies with benefit periods less than Lifetime. Provides a third benefit pool available to either or both insureds who have exhausted their benefit pool under the base policy.	✓	✓
Shortened Benefit Period Nonforfeiture Rider	Provides a benefit when the policy remains in force for at least 3 years and lapses due to nonpayment of premium. Coverage will continue and benefits will be payable until the total benefits payable is equal to the greater of: (a) the total of premiums paid for the policy and all riders; or (b) 30 times the daily benefit in effect on the date of lapse.	✓	✓
Waiver of Premium Rider	Premium payments are waived once payment of benefits begin for either Facility Care Services or Home and Community Care Services (Waiver of Premium for Facility Care Services is included in the base policy).		✓
Inflation Protection Options	3% compound 3% step-rated compound 5% compound 5% step-rated compound	✓	✓

Premiums will vary with the choice of benefits selected. Product features may vary by state. To learn more about EssentialLTC's features and details, please speak with your insurance professional. Your application is subject to underwriting and a medical exam may be required to determine insurability.



| National Guardian Life Insurance Company

The Company Bringing EssentialLTC To You

National Guardian Life Insurance Company (NGL) creatively tailors products, agreements and administration to fit the needs and capabilities of our partners. NGL specializes in providing individual and group insurance products in the health insurance marketplace. With experience of over 100 years in the industry, a diverse product mix and a history of financial strength and stability (\$3.8+ billion in assets and rated A-* (Excellent) by A.M. Best), NGL is the go-to choice.

Learn more at nglic.com.

Guiding Principles

Operate as an independent, mutual life insurer for the long-term benefit of our policyholders.

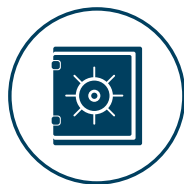
The willingness and ability to change are competitive advantages for us.

Provide a challenging and engaging environment for our employees.

Be a responsible corporate citizen in our industry and communities. Let honesty and integrity guide us in all our relationships.

Financial Stability

Our success reflects our focus on long-term financial security for our policyholders and business partners.



Assets \$3.8 Billion +



(Excellent) Rating*



Over 100 years in
the industry

Financials as of 12/31/2015. Ratings as of 8/5/2015. NGL reported \$3.5 billion in consolidated liabilities for 2015.

A long term care insurance policy explains a policy's coverage, limitations and exclusions, along with what a policyholder must do to keep the policy active and what might cause the policy to be discontinued. For more information on policy costs and details of coverage, please contact your licensed insurance representative or an EssentialLTC representative. An insurance agent may contact you. This is an insurance solicitation.

*This is a financial strength rating which is not an assessment or recommendation of specific policy provisions, premium rates or practices of the insurance company. A financial strength rating refers only to the overall financial status of the company and is subject to change. To view the company's most current financial rating, please go to www.nglic.com.

Policy Notes

The Policy is Guaranteed Renewable for Life

To renew, pay the premium due by the premium due date or within the grace period. We cannot cancel or refuse to renew this Policy. Premiums are subject to change. We may increase premiums. We can only change the premium for this Policy if we change premiums for everyone in your state with the same Policy form. We will give you (owner if there is one designated under this Policy) at least 60 days written notice at your last address shown in our records before we change your premium.

Grace Period

Except for the first premium, you will have 31 days after each due date to pay the premium due. This Policy remains in force during the grace period.

Limitations and Exclusions

No benefits will be paid and the Elimination Period will not be satisfied for any confinement, care, treatment, or service(s):

- provided to you by a person in your Family;
- provided outside the United States or its territories, or Canada, except as described under Coverage Outside the United States in the Policy Benefits section of this Policy;
- for which you have no financial liability or that is provided at no charge in the absence of insurance;
- provided at a government or veteran's facility where you are not required to pay;
- provided as a result of alcoholism or drug addiction;
- resulting from attempted suicide or self-inflicted injury;
- resulting from war, an act of war or active duty in the armed forces; or
- resulting from participation in a felony, riot or insurrection.

Non-Duplication of Benefits

Benefits are not payable under this Policy for: (a) expenses incurred to the extent that such expenses are reimbursable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount; or (b) any other state or federal worker's compensation plan or other governmental program (except Medicaid).

For purposes of satisfying the Elimination Period, days on which you satisfy the conditions on Eligibility for Payment of Benefits, but coverage is excluded due to Non-Duplication of Benefits, will count toward satisfaction of the Elimination Period.





Please know that there is no guarantee this product will cover the entire cost of long term care as expenses will vary with each individual's needs.

All guarantees and benefits of the policy are backed by EssentialLTC and not by the broker/dealer selling the policy, or by any of their affiliates. This is an insurance solicitation. An insurance agent may contact you.

Product features and benefits may vary by state. Please refer to the policy for details regarding limitations and exclusions and non-duplication of benefits.

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a.k.a. The Guardian or Guardian Life.

National Guardian Life Insurance Company
Madison, WI

www.ngl-essentialtcc.com

EssentialLTC

Long Term Care Policy Form: ICC16-NLTC100P