

Long Term Care Premium Comparison

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Prepared for: **Valued Client & Valued Client**

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	National Guardian Life EssentialLTC	National Guardian Life EssentialLTC	Mutual of Omaha MutualCare Secure Solution	Mutual of Omaha MutualCare Secure Solution	Mass Mutual, Signature Care MM-600	Mass Mutual, Signature Care MM-600
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Preferred	Preferred	Select	Select	Sel Prefrd	Sel Prefrd
Facility Daily Benefit	\$200	\$200	\$200	\$200	\$200	\$200
Facility Benefit Period	3 Years	3 Years	3 Years	3 Years	3 Years	3 Years
Home Care Daily Benefit	\$200	\$200	100%	100%	100%	100%
Monthly Home Care	Daily	Daily	Monthly	Monthly	Monthly	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 day	90 Days	90 Days
Nonforfeiture	Contingent	Contingent	Contingent	Contingent	Contingent	Contingent
Spouse Premium Waiver	Yes	Yes	No	No	No	No
Marital Discount	Both Spouses	Both Spouses	Both Insured	Both Insured	Yes	Yes
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Monthly	Monthly	Monthly PAC	Monthly PAC	Monthly	Monthly
Gender	Male	Female	Male	Female	Male	Female
Other	Policy Type: Comprehensive Partner Rate Class: Preferred Pool of Money: \$219,000 Waiver of Premium HC: Yes Joint Applicant Rates: Yes	Policy Type: Comprehensive Partner Rate Class: Preferred Pool of Money: \$219,000 Waiver of Premium HC: Yes Joint Applicant Rates: Yes	Monthly Benefit: \$6000 Pool of Money: \$216,000.00 Assisted Living: 100% Cash Benefit: 30% Cash Benefit Amount: \$1800	Monthly Benefit: \$6000 Pool of Money: \$216,000.00 Assisted Living: 100% Cash Benefit: 30% Cash Benefit Amount: \$1800	Pool of Money: \$219,000.00	Pool of Money: \$219,000.00
	Premium: \$385.00	Premium: 0	Premium: \$174.60	Premium: \$285.76	Premium: \$287.22	Premium: \$501.87
	Combined Premium \$385.00		Combined Premium \$460.36		Combined Premium \$789.09	
	Tax-qualified plan which may include pooled facility and home care benefits. For Joint Insured applicants the premium shown is for BOTH applicants.	Tax-qualified plan which may include pooled facility and home care benefits. For Joint Insured applicants the premium shown is for BOTH applicants.	Mutual of Omaha MutualCare Secure Solution is a tax-qualified plan with pooled benefits.	Mutual of Omaha MutualCare Secure Solution is a tax-qualified plan with pooled benefits.	Tax-qualified plan with pooled benefit.	Tax-qualified plan with pooled benefit.

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