

# Long Term Care Premium Comparison

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Prepared for: **Valued Client**

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	<b>National Guardian Life EssentialLTC</b>	<b>Mutual of Omaha MutualCare Secure Solution 2020</b>	<b>New York Life NYL Secure Care</b>	<b>Northwestern Mutual QuietCare UU 2016</b>
Tax Qualified	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Underwriting Class	<b>Preferred Plus</b>	<b>Preferred</b>	<b>Preferred</b>	<b>Standard</b>
Facility Daily Benefit	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>
Facility Benefit Period	<b>3 Years</b>	<b>3 Years</b>	<b>3 years</b>	<b>3 years</b>
Home Care Daily Benefit	<b>\$150</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Monthly Home Care	<b>Daily</b>	<b>Monthly</b>	<b>Daily</b>	<b>Monthly</b>
Home Care Benefit Period	<b>Pooled</b>	<b>Pooled</b>	<b>Pooled</b>	<b>Pooled</b>
Inflation Protection	<b>3% Compound</b>	<b>3% Compound</b>	<b>3% Compound</b>	<b>3% Compound</b>
Facility Elimination Period	<b>90 days</b>	<b>90 day</b>	<b>90 days</b>	<b>12 weeks</b>
Nonforfeiture	<b>Contingent</b>	<b>Contingent</b>	<b>Contingent</b>	<b>No</b>
Restoration of Benefit	<b>No</b>	<b>No</b>	<b>Yes</b>	<b>No</b>
Payment Option	<b>Lifetime</b>	<b>Lifetime</b>	<b>Lifetime</b>	<b>Lifetime</b>
Modal Factor	<b>Monthly</b>	<b>Monthly PAC</b>	<b>Monthly</b>	<b>Monthly</b>
Partnership Plan	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>No</b>
Gender	<b>Female</b>	<b>Female</b>	<b>Female</b>	<b>Female</b>
Other	Policy Type: <b>Comprehensive</b> Pool of Money: <b>\$164,250</b> Waiver of Premium HC: <b>Yes</b>	Monthly Benefit: <b>\$4500</b> Pool of Money: <b>\$162,000.00</b> Assisted Living: <b>100%</b> Cash Benefit: <b>25%</b> Cash Benefit Amount: <b>\$1125</b>	Pool of Money: <b>\$164,250</b>	Monthly Benefit: <b>\$4500</b> Pool of Money: <b>\$162,000</b>
	Premium: <b>\$180.00</b>	Premium: <b>\$243.22</b>	Premium: <b>\$404.18</b>	Premium: <b>\$440.83</b>
	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 2020 is a tax-qualified plan with pooled benefits.	NYL Secure Care from New York Life is a tax-qualified plan with a pooled home and facility care benefit.	Northwestern Mutual QuietCare UU 2016 is a Tax Qualified plan. Facility and home care benefits are pooled.

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