

A Producer's Guide To Long-Term Care 2008

Welcome to LIFE INSURANCE SELLING'S 19th report on long-term care (LTC) plans. On pages 70 to 82, we present the characteristics of 14 LTC policies and riders, listed alphabetically by company.

The information for this survey was gathered from questionnaires e-mailed to dozens of life insurance companies in the United States and Canada. Each company was asked to provide information about its best-selling LTC plan. If a company recently has issued a product that it believes soon might become its best-selling LTC plan, the company may have provided information about that product instead.

Some companies have established a hyperlink from LIS's Web site — www.lifeinsuranceselling.com — to theirs. To get more information, simply click on the boxed-in contact information.

LIS presents these survey results as a starting point for your product research efforts. As always, we caution readers not to rely solely on these results when making marketing decisions. The complex nature of LTC products as well as space constraints do not allow a truly detailed examination. We hope that these results will stimulate your interest in and awareness of LTC products as tools that are available to meet your clients' needs.

—The Editors

I/R Code: 100.20 Long-Term Care

lifeinsuranceselling.com



Companies

Allianz Life of North America
 5701 Golden Hills Drive
 Minneapolis, MN 55416
Cynthia Paver
 800-950-7372
 Fax: 763-582-6297

Bankers Life and Casualty Company
 600 West Chicago Ave.
 Chicago, IL 60654-2800
Dave Krydynski
 312-396-6099
 Fax: 312-396-5906
 d.krydynski@banklife.com
TQ LTC Policies GR-N540/GR-N550
 Company offers 8 LTC policies

Product	Generation Protector II	Company offers 3 LTC policies																																								
States available	All except CA, HI, MA	All except CA, NY, VI, Guam, PR																																								
Individual or group trust; payroll deduction? Min. age / Max. age	Individual, No payroll deduction 18 / 84	Individual, Yes 18 / 89																																								
Inflation of daily benefit	Compound lifetime: 5, 4, 3%; Simple lifetime: 5%; Simple 20 years: 5%; Coverage Enhancement Rider-built into policy provides opportunity each 5th year to increase coverage without UW 2 options, Option 1: can decrease the Elimination Period, Option 2: Increase the Benefit Period, Option 3: contact co.	Compound lifetime: 5%; Simple lifetime: 5%; Guaranteed purchase option: 15% every 3 yrs subj to accepting prior offers & having no claims; 3% and 4% Compound Inflation																																								
Annual premium	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>Age 60*</td> <td>\$612</td> <td>\$1303</td> <td>\$612</td> <td>\$1303</td> </tr> <tr> <td>Age 70*</td> <td>\$1470</td> <td>\$2558</td> <td>\$1470</td> <td>\$2558</td> </tr> <tr> <td>Age 75*</td> <td>\$2465</td> <td>\$3870</td> <td>\$2465</td> <td>\$3870</td> </tr> </tbody> </table> <p>Alternate assumption: Our HHC is shown on all at 100%-we offer 70%, 100% is the default, and 130% HHC. Client must choose one</p>		A	B	C	D	Age 60*	\$612	\$1303	\$612	\$1303	Age 70*	\$1470	\$2558	\$1470	\$2558	Age 75*	\$2465	\$3870	\$2465	\$3870	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$772</td> <td>\$1,997</td> <td>\$869</td> <td>\$2,158</td> </tr> <tr> <td></td> <td>\$1,898</td> <td>\$3,660</td> <td>\$2,021</td> <td>\$3,830</td> </tr> <tr> <td></td> <td>\$3,174</td> <td>\$5,431</td> <td>\$3,272</td> <td>\$5,559</td> </tr> </tbody> </table> <p>Alternate assumption: We do not have HHC rates at \$80, therefore for options C and D we used 50% HHC rates.</p>		A	B	C	D		\$772	\$1,997	\$869	\$2,158		\$1,898	\$3,660	\$2,021	\$3,830		\$3,174	\$5,431	\$3,272	\$5,559
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	\$1,898	\$3,660	\$2,021	\$3,830																																						
	\$3,174	\$5,431	\$3,272	\$5,559																																						
Waiver of premium provision	Yes, Premiums are waived as soon as elimination period satisfied (built into policy no extra charge)	Yes, after 90 days of confinement.																																								
Premium discount for a couple / other premium discounts	30% discount if both are insured, 15% discount if one is insured / Existing Policyholder discount 5%, Endorsed Group Discount 5%, Household Discount 10%	Married couples receive a 30% premium reduction to both spouses' premiums. / 10% discount for unmarried persons who have lived together for the past 5 years.																																								
Elimination period, satisfaction & accumulation period	Once in a lifetime. This would be the Elimination period the client has chosen	Once in a lifetime. Unlimited accumulation period.																																								
Restoration of benefits provision; How long must insured be off claim before benefits restored?	180 consecutive days	180 consecutive days when care is not required or received.																																								
Additional type of benefits provided for base policy	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Hospice care, Joint waiver of premium, Respite care, Shared benefits, Survivorship rider	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Joint waiver of premium, Respite care, Survivorship rider, Monitoring Equipment, Caregiver Training																																								
Optional riders	2 x Compound 5% compound until Daily benefit doubles, 0 day elimination for HHC, Full ROP, ROP, Paid Up at 65, 10 pay, Shortened Benefit Period, Full Benefit Indemnity Rider	Ret. of Prem; Spousal Survivor Max Bft Incr; Shared Ben Max; Shortened Bft NF; Paid-up Survivor																																								
Admission/benefit triggers	Chronically ill (contact co. for definition), determined by: cognitive impaired, unable to perform 2 of 6 ADLs, have a level of disability similar to level described by inability to perform that number of ADLs. ADLs include bathing, continence, dressing, feeding, toileting, transferring	Chronically ill, determined by licensed health care practitioner: cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, feeding, toileting, transferring																																								
Care management benefits Preferred provider network / Incentive	Yes No	Yes No																																								
Range of benefits available for: Nursing home care Home care Assisted living facility Adult day care Age limitations? / Maximum daily benefit?	7, 30, 60, 90, 180, or 365 days 7, 30, 60, 90, 180, or 365 days 7, 30, 60, 90, 180, or 365 days 7, 30, 60, 90, 180, or 365 days / \$500	0-180 days 0-180 days 0-180 days 0-180 days Ages 80-89: No 0 Day EP; No 2000-Life BP; Ages 85-89: No 1460-Life BP, / \$400; Ages 80-84 \$250; Ages 85-89 \$200																																								
Underwriting requirements: Application; Telephone follow-up Paramedical exam; cognitive examination Attending physician/medical records; face-to-face interview MIB; Other	Age Limits 18-84; As needed As needed; 65-69 we do a TICS interview. Contact co. for more info 18-84; On all applicants ages 70-84 Only on Florida policies; RX search on all Florida policies and As Needed on all others	Age Limits All ages; Ages 71 & Under: Sometimes allowed in lieu of APS; All Ages.; Ages 72 and over																																								
Average application processing time	34 calendar days	Approximately 22 days																																								
Procedure for suitability review	We have a form that is part of the application that asks about income, how the client plans to pay and an estimate of the cost of care during the Elimination Period. Contact co. for more info	General company guidelines regarding affordability and appropriateness of purchase.																																								
Indemnify / Reimbursement***	Nursing facility: indemnity, reimbursement; Home health care: indemnity, reimbursement	Nursing facility: reimbursement; Home health care: reimbursement																																								
Agents notified prior to insured on rejection or denied claims Preferred cases; Substandard cases	Yes Yes; Yes	Yes, on rejection; no on denied claims Yes; Yes, Substandard policies are issued on a very limited basis at the underwriters' discretion.																																								
Marketing support	Yes Internal Sales Team	Product Training, Sales Materials, Brochures and Lead Generation																																								
Commission reports identify premium by policy, by commission, and by producer Commission to agent	Yes First year 100/65/55, Renewal 0/8/9	Yes First year 45%, Renewal 10%-5%																																								

*Annual premium for nursing home benefit of \$100/day, assuming a 90-day elimination period, 4-year benefit, and no inflation protection, at ages shown. B. Same as A, with 5% compound for life inflation protection; C. Same as A, with home care for non-institutional services at 80% of nursing home benefit; D. Same as C, with 5% compound for life inflation protection. If assumptions differ from these, only the different assumptions are noted. ***Indemnity defined as benefit paid to purchaser; reimbursement defined as purchaser receives a percentage of actual charges up to daily benefit.

Companies

	<p>Berkshire Life Insurance Company of America 700 South Street Pittsfield, MA 01201 Doreen Magnano 866-590-8845 Doreen_Magnano@berkshirelife.com</p>	<p>Equitable Life & Casualty 3 Triad Center Salt Lake City, UT 84180 Larry Thomas 800-352-5121 Fax: 801-579-3781 Larry.Thomas@Equilife.com</p>																																								
Product	Care ProVider Company offers 1 LTC policy	Equicare 2020 Company offers 2 LTC policies																																								
States available	All except VI, Guam, PR	AL, AR, AZ, CO, DE, IA, ID, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, NE, ND, NM, NV, OH, OK, OR, SC, SD, TN, TX, UT, VA, WV, WY																																								
Individual or group trust; payroll deduction? Min. age / Max. age	Individual, No payroll deduction 40 / 84	Individual, No payroll deduction 18 / 84																																								
Inflation of daily benefit	Compound lifetime: 3% & 5%	Compound lifetime: 5 or 3%; Simple lifetime: 5 or 3%; Compound 5% until double original daily amount, deferred 5 or 10 years at either 5% or 3% compound or simple																																								
Annual premium	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>Age 60*</td> <td>\$573.34</td> <td>\$1290.01</td> <td>\$647.52</td> <td>\$1456.92</td> </tr> <tr> <td>Age 70*</td> <td>\$1435.51</td> <td>\$2512.14</td> <td>\$1579.04</td> <td>\$2763.32</td> </tr> <tr> <td>Age 75*</td> <td>\$2426.89</td> <td>\$3883.03</td> <td>\$2669.6</td> <td>\$4271.36</td> </tr> </tbody> </table> <p>Alternate assumption: Columns C&D assume Home Care and Assisted Living Benefits at 100% of Nursing Home benefit</p>		A	B	C	D	Age 60*	\$573.34	\$1290.01	\$647.52	\$1456.92	Age 70*	\$1435.51	\$2512.14	\$1579.04	\$2763.32	Age 75*	\$2426.89	\$3883.03	\$2669.6	\$4271.36	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$704</td> <td>\$1860</td> <td></td> <td></td> </tr> <tr> <td></td> <td>\$1508</td> <td>\$2956</td> <td></td> <td></td> </tr> <tr> <td></td> <td>\$2358</td> <td>\$4010</td> <td></td> <td></td> </tr> </tbody> </table> <p>Alternate assumption: The Equicare 2020 is not available as Nursing Home only. It provides NH as well as HC, both benefits are separate & independent of each other. Assisted living is included under the NH benefit at the same level. Premiums shown reflect HC w/ 30 day elm.</p>		A	B	C	D		\$704	\$1860				\$1508	\$2956				\$2358	\$4010		
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	\$1508	\$2956																																								
	\$2358	\$4010																																								
Waiver of premium provision	Yes, 90 days of confinement. (rider available for Home Care)	Yes, Automatic benefit after NH benefits have been payable for 90 consecutive days.																																								
Premium discount for a couple / other premium discounts	Joint policy up to 70% for two individuals living in the same household / 10% Employer/Association Group discount.	25% for couple																																								
Elimination period, satisfaction & accumulation period	Once in a lifetime.	Once in a lifetime. Begins as of the date of benefit eligibility / or if eligible for look back period up to 21 days prior to eligibility NH & HC have separate elimination periods separate & independent of each other one does not satisfy the other 180 consecutive days free of care																																								
Restoration of benefits provision; How long must insured be off claim before benefits restored?	Available as a rider - 180 consecutive days, limited to twice the original benefit																																									
Additional type of benefits provided for base policy	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Home modification, Homemaker services, Hospice care, Joint waiver of premium, Respite care, Survivorship rider, Caregiver Training, Independent Home Health Caregiver	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Home modification, Homemaker services, Hospice care, Respite care																																								
Optional riders	Monthly Benefit Rider, Indemnity Benefit Rider, Personal Caregiver, Waiver of Premium, Paid-up Survivor, Restoration of Benefits, Return of Premium, Shortened Benefit Period non-forfeiture	Optional Nonforfeiture benefit- if your policy lapses after three years, you still have benefits equal to the total of premium you have paid. Optional Return of Premium- if your policy lapses due to death, a portion or all of your premium will be refunded																																								
Admission/benefit triggers	Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, feeding, toileting, transferring	Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, feeding, toileting, transferring																																								
Activities of Daily Living (ADLs)																																										
Care management benefits Preferred provider network / Incentive	Yes No	Yes No																																								
Range of benefits available for: Nursing home care Home care Assisted living facility Adult day care Age limitations? / Maximum daily benefit?	0,30,90,180 0,30,90,180 0,30,90,180 0,30,90,180 40-84, / \$300, Daily benefit x benefit period (3, 4, 5 yr available) x 365. Lifetime, no maximum	1,2,3,4,5,10,unlimited bnft period, 0,30,60,90,120,150,180, 365 elm period; 1,2,3,4,5,10,unlimited bnft period, 0,7,30 elm period; Same as Nursing Home Same As Home Care Issuable only to ages 18-84, / \$500, The policy benefits are based on maximum benefit period not maximum dollar amount																																								
Underwriting requirements: Application; Telephone follow-up Paramedical exam; cognitive examination Attending physician/medical records; face-to-face interview MIB; Other	Age Limits all ages; all ages under age 66 all ages 65 and older all ages; ages 66 and older	Age Limits All; All under age 60 N/A; N/A All; All over age 60 N/A; N/A																																								
Average application processing time	30 days	24 calendar days																																								
Procedure for suitability review	Suitability review in those states that have suitability standards	We follow the suitability guidelines as indicated by model LTC regulations																																								
Indemnify / Reimbursement***	Nursing facility: reimbursement; Home health care: reimbursement	Nursing facility: reimbursement; Home health care: reimbursement																																								
Agents notified prior to insured on rejection or denied claims Preferred cases; Substandard cases	Yes; No	No Yes; Yes, We have three class ratings, Elite = best class, Premier = 25% rate up, Select = 50% rate up.																																								
Marketing support	Proposal software, agent website, marketing materials, toll free #, underwriting and agent guides	We offer an agent and agent only website, webinars, co-op lead program and marketing material																																								
Commission reports identify premium by policy, by commission, and by producer Commission to agent		Yes contact company																																								

*Annual premium for nursing home benefit of \$100/day, assuming a 90-day elimination period, 4-year benefit, and no inflation protection, at ages shown. B. Same as A, with 5% compound for life inflation protection; C. Same as A, with home care for non-institutional services at 80% of nursing home benefit; D. Same as C, with 5% compound for life inflation protection. If assumptions differ from these, only the different assumptions are noted. ***Indemnity defined as benefit paid to purchaser; reimbursement defined as purchaser receives a percentage of actual charges up to daily benefit.

Companies

Genworth Life Insurance Company
 6620 W. Broad Street
 Richmond, VA 23230
 Lisa Davis
 888-436-9678

Great American Life Insurance Company
 P.O. Box 559002
 Austin, TX 78755

Product	Privileged Choice	FlexibleBenefitLTC																																								
States available	Company offers 3 LTC policies AL, AK, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, ND, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY, DC	Company offers 1 LTC policy All except CA, CT, FL, HI, NJ, NY, Guam, PR																																								
Individual or group trust; payroll deduction? Min. age / Max. age	Individual, Yes 18 / 79	Individual, Yes 18 / 89																																								
Inflation of daily benefit	Compound lifetime: 3 & 5%; Simple lifetime: 5%	Compound lifetime: 5%; Simple lifetime: 5%; Guaranteed purchase option: 16% offered every 3 yrs until declined 2 times; Compound 5% 2X max, 3X max																																								
Annual premium	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>Age 60*</td> <td></td> <td></td> <td>\$555</td> <td>\$1076.24</td> </tr> <tr> <td>Age 70*</td> <td></td> <td></td> <td>\$1275</td> <td>\$2091.44</td> </tr> <tr> <td>Age 75*</td> <td></td> <td></td> <td>\$2310</td> <td>\$3480.74</td> </tr> </tbody> </table> <p>Alternate assumption: This product offers a Monthly Benefit, not a Daily Benefit. We have included both spousal and preferred discounts in our premiums.</p>		A	B	C	D	Age 60*			\$555	\$1076.24	Age 70*			\$1275	\$2091.44	Age 75*			\$2310	\$3480.74	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td></td> <td>\$430</td> <td>\$1097</td> <td>\$396</td> <td>\$1009</td> </tr> <tr> <td></td> <td>\$948</td> <td>\$1725</td> <td>\$872</td> <td>\$1588</td> </tr> <tr> <td></td> <td>\$1596</td> <td>\$2505</td> <td>\$1468</td> <td>\$2305</td> </tr> </tbody> </table> <p>Alternate assumption: Home Care and Assisted Living is 75%, 100 day elimination period</p>		A	B	C	D		\$430	\$1097	\$396	\$1009		\$948	\$1725	\$872	\$1588		\$1596	\$2505	\$1468	\$2305
	A	B	C	D																																						
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	\$948	\$1725	\$872	\$1588																																						
	\$1596	\$2505	\$1468	\$2305																																						
Waiver of premium provision	Yes, Waiver starts once benefits begin. 0 day with Home Care when Care Coordinator is used. After elimination period is met for facility care.	Yes, after the elimination period																																								
Premium discount for a couple / other premium discounts	40% Spousal discount / 10%. Preferred Health Discount. We also offer a 5% small business discount	30% if both apply, 15% for 1 / up to 10% discount for employer group or association																																								
Elimination period, satisfaction & accumulation period	Once in a lifetime. There is not an accumulation period.	Once in a lifetime. There is not an accumulation period.																																								
Restoration of benefits provision; How long must insured be off claim before benefits restored?	This is available as a rider. 180 consecutive days.	180 days																																								
Additional type of benefits provided for base policy	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Home modification, Homemaker services, Hospice care, Respite care, Survivorship rider, Shared Plan is its own plan not a rider. it includes joint waiver of premium. Survivorship is not a rider on this plan but is included. Restoration of Benefits, 7 year Survivorship	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Homemaker services, Hospice care, Respite care, Survivorship rider, Monthly Cash Benefit Alternative - 10X HHC per month, 3yr premium rate guarantee, Caregiver certification benefit, caregiver training Monthly Home Care - pools hhc on a monthly basis instead of daily, Enhanced Home care - pays 50X the hhc benefit for therapeutic device, home modification and medical alert system, Limited pays of 1yr 5yr 10yr 15yr 20yr and paid to 65																																								
Optional riders																																										
Admission/benefit triggers	Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, feeding, toileting, transferring	Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, feeding, toileting, transferring																																								
Activities of Daily Living (ADLs)																																										
Care management benefits Preferred provider network / Incentive	Yes No waiver of premium once benefits begin when care received at home.	Yes No																																								
Range of benefits available for: Nursing home care Home care Assisted living facility Adult day care Age limitations? / Maximum daily benefit?	30, 90, 180 0 30, 90, 180 0 / \$12,000 per month	1yr to unlimited, 30 60 100 180 365 elim 50% 75% 100% 125% of nursing home, all elims 50% 75% 100% of Nursing home, all elims same as home care age 80+ — minimum 100 day elim and \$300 max daily, 4 yr max, / \$50-400																																								
Underwriting requirements: Application; Telephone follow-up Paramedical exam; cognitive examination Attending physician/medical records; face-to-face interview MIB; Other	Age Limits 18-79 All applicants; 18-64 Pref Health 65-79 Pref Health, 18-79 Non Pref. Health; 72-79 or 18-79 if not seen Physician in more than 2 years	Age Limits all; all none; mcas on 69+ ages 70+ and diabetes; age 70+ all;																																								
Average application processing time		3 weeks																																								
Procedure for suitability review		Personal worksheet																																								
Indemnify / Reimbursement***	Nursing facility: reimbursement; Home health care: reimbursement	Nursing facility: reimbursement; Home health care: reimbursement																																								
Agents notified prior to insured on rejection or denied claims Preferred cases; Substandard cases	Yes Yes; No	Yes Yes; No — Great American has an aggressive underwriting philosophy. they look for ways to issue even if it is an alternate plan; marketing support is thru American Insurance marketing Services, Inc out of Montgomery, Alabama																																								
Marketing support																																										
Commission reports identify premium by policy, by commission, and by producer Commission to agent	Yes	Yes																																								

*Annual premium for nursing home benefit of \$100/day, assuming a 90-day elimination period, 4-year benefit, and no inflation protection, at ages shown. B. Same as A, with 5% compound for life inflation protection; C. Same as A, with home care for non-institutional services at 80% of nursing home benefit; D. Same as C, with 5% compound for life inflation protection. If assumptions differ from these, only the different assumptions are noted. ***Indemnity defined as benefit paid to purchaser; reimbursement defined as purchaser receives a percentage of actual charges up to daily benefit.

Companies

	<p>John Hancock Life Insurance Company 197 Clarendon Street Boston, MA 02117 Erin Malarney 617-572-1747 emalarney@jhancock.com</p>	<p>LifeSecure Insurance Company 10559 Citation Dr., Ste. 300 Brighton, MI 48116 Brian Vestergaard 810-220-8732 Fax: 810-220-7707 bvestergaard@lifeseurelfc.com</p>																																								
Product	Custom Care II Enhanced Company offers 2 LTC policies	LifeSecure Long Term Care Insurance Company offers 1 LTC policies																																								
States available	AL, AK, AR, AZ, CO, CT, GA, HI, ID, IL, KS, KY, LA, ME, MI, MN, MO, NE, ND, NM, NV, NY, OK, PA, RI, SC, SD, UT, VA, WV, WY, DC	AL, AR, AZ, CO, DE, FL, GA, HI, IA, ID, IL, IN, KY, LA, MD, MI, MN, MO, MS, MT, NE, ND, NM, NV, OH, OK, OR, SC, SD, TN, TX, UT, VA, WA, WI, WY, DC																																								
Individual or group trust; payroll deduction? Min. age / Max. age	Individual 18 / 84	Individual, Yes 18 / 84																																								
Inflation of daily benefit	Compound lifetime: 5%; Simple lifetime: 5%; Guaranteed purchase option: Provides policyholder with an offer to increase their daily/monthly benefit and their Total Pool of Money by either 5, 10, or 15% of the original amount every 3 years without evidence of insurability.	Compound lifetime: 3% or 5%; Guaranteed purchase option: This is a standard feature (unless an optional automatic compound inflation protection benefit is selected). This offers an opportunity to increase the current Benefit Bank & Monthly Benefit by 15% every 3 years without submitting evidence of insurability																																								
Annual premium	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>Age 60*</td> <td>\$524.52</td> <td>\$1133.64</td> <td>n/a</td> <td>n/a</td> </tr> <tr> <td>Age 70*</td> <td>\$1235.16</td> <td>\$2182.68</td> <td>n/a</td> <td>n/a</td> </tr> <tr> <td>Age 75*</td> <td>\$2148.84</td> <td>\$3502.44</td> <td>n/a</td> <td>n/a</td> </tr> </tbody> </table> <p>Alternate assumption: Married couple both applying and approved for coverage with preferred health.</p>		A	B	C	D	Age 60*	\$524.52	\$1133.64	n/a	n/a	Age 70*	\$1235.16	\$2182.68	n/a	n/a	Age 75*	\$2148.84	\$3502.44	n/a	n/a	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>N/A</td> <td>N/A</td> <td>\$678.72</td> <td>\$1,669.56</td> <td></td> </tr> <tr> <td>N/A</td> <td>N/A</td> <td>\$1,712.16</td> <td>\$3,338.76</td> <td></td> </tr> <tr> <td>N/A</td> <td>N/A</td> <td>\$3,192.24</td> <td>\$5,235.36</td> <td></td> </tr> </tbody> </table> <p>Alternate assumption: Assumptions: 1) preferred rate class, 2) marital discount (spouse also has a policy). NOTE: Our home care/assisted living facility benefit is 100% of nursing home benefit.</p>		A	B	C	D	N/A	N/A	\$678.72	\$1,669.56		N/A	N/A	\$1,712.16	\$3,338.76		N/A	N/A	\$3,192.24	\$5,235.36	
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Waiver of premium provision	Yes, As soon as the policyholder goes on claim (and their elimination period has been satisfied)	Yes, Waiver begins on the first day policyholder begins receiving benefits.																																								
Premium discount for a couple / other premium discounts	The policy premium will be reduced by 15% if a person has a partner and by 30% if both apply and are approved for coverage. / Preferred Health (15%), Couples (15%/30%), Family (5%), Valued Client (5%), and Sponsored Group (5%)	Discounts: a) 10% Marital Discount - applicants who have a spouse or domestic partner; and b) 30% Couples Discount - both applicant and spouse/domestic partner if both apply and are issued policies / 5-10% Multi-Life Group or Association Discount - for employees/members and their spouse/domestic partner and family members Once in a lifetime. 90 Days																																								
Elimination period, satisfaction & accumulation period	Once in a lifetime. None	Once in a lifetime. 90 Days																																								
Restoration of benefits provision; How long must insured be off claim before benefits restored?	180 days (6 months)	N/A																																								
Additional type of benefits provided for base policy	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Respite care, Additional stay at home, Waiver of Premium, Care Advisory Services, International Coverage, Bedhold Benefit, Double Coverage for Accidents, Return of Premium, Waiver of Home Health Care Elimination Period, Additional Cash Benefit, Enhanced Return of Premium, Shared Care, Restoration of Benefits, Nonforfeiture	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Respite care, Survivorship rider, FLEXIBLE BENEFIT (up to 50% of un-used Monthly Benefit). Available to support informal care and services, such as payment for care provided by family members, home modifications, and lease of equipment (i.e. emergency alert systems); MONEY-BACK PROMISE: If policyholder dies after 5yrs, 25-75% of premiums (less benefits) refund to beneficiary. AUTOMATIC COMPOUND INFLATION (3%/5%): increases benefit amounts annually. LAPSE PROTECTION: reduced coverage if term for nonpayment after 3yrs; Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, feeding, mobility, toileting, transferring																																								
Optional riders																																										
Admission/benefit triggers	Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, feeding, mobility, toileting, transferring																																									
Activities of Daily Living (ADLs)																																										
Care management benefits Preferred provider network / Incentive	Yes Yes, Access to discounts, advice and information on providers	Yes Yes, Discounts																																								
Range of benefits available for: Nursing home care Home care Assisted living facility Adult day care Age limitations? / Maximum daily benefit?	/ \$500/day	Elimination Period = 90 Days Elimination Period = 90 Days Elimination Period = 90 Days Elimination Period = 90 Days 18 - 84, / \$666.66																																								
Underwriting requirements: Application; Telephone follow-up Paramedical exam; cognitive examination Attending physician/medical records; face-to-face interview MIB; Other	Age Limits 84; 69 no limit; built into the screening process no limit; no limit n/a	Age Limits 18-84; 18-84 based on value of pool of money "Benefit Bank"; N/A; 56-74 based on value of pool of money "Benefit Bank"; 18-84 in selected cases only; 18-84 in selected cases only; 18-84 Always; Rx Database: 18-84 Always																																								
Average application processing time	15 days	Actual Average Underwriting Turnaround Times (in business days) from January - September 2008: Without PHI or APS = 1 Day; With PHI = 3 Days; With APS or Face-to-face = 13 Days																																								
Procedure for suitability review	John Hancock requires suitability for all products.	Long Term Care Insurance Personal Worksheet																																								
Indemnify / Reimbursement***	Nursing facility: reimbursement; Home health care: reimbursement	Nursing facility: reimbursement; Home health care: reimbursement																																								
Agents notified prior to insured on rejection or denied claims Preferred cases; Substandard cases	Yes Yes; Yes	No Yes; Yes, Three rating classes: Preferred, Standard, Select																																								
Marketing support	Marketing materials are provided for producers and consumers by the home office.	Customizable advertising and marketing materials, including Powerpoint presentations, for agents.																																								
Commission reports identify premium by policy, by commission, and by producer Commission to agent	Yes First year 40%, Renewal 8%	Yes																																								

*Annual premium for nursing home benefit of \$100/day, assuming a 90-day elimination period, 4-year benefit, and no inflation protection, at ages shown. B. Same as A, with 5% compound for life inflation protection; C. Same as A, with home care for non-institutional services at 80% of nursing home benefit; D. Same as C, with 5% compound for life inflation protection. If assumptions differ from these, only the different assumptions are noted. ***Indemnity defined as benefit paid to purchaser; reimbursement defined as purchaser receives a percentage of actual charges up to daily benefit.

Companies

Massachusetts Mutual Life Insurance Company
 1295 State Street
 Springfield, MA 01111
Stephen Shea, Director of Sales, Long Term Care Ins.
 860-562-4755
 sshea@massmutual.com

Metropolitan Life Insurance Company (MetLife)
 57 Greens Farms Road
 Westport, CT 06880
MetLife LTC Resource Line
 888-776-3882

Product	SignatureCare	MetLife LTC LifeStage Advantage																																								
Company offers 1 LTC policy	Company offers 1 LTC policy	Company offers 4 LTC policies																																								
States available	All except CA, CT, UT, VT, PR	AL, AK, AR, AZ, CO, CT, DE, GA, IA, ID, IL, IN, KS, KY, LA, ME, MI, MO, MS, NE, ND, NH, NM, NV, OH, OK, OR, RI, SC, SD, UT, WA, WI, WV, WY, DC																																								
Individual or group trust; payroll deduction? Min. age / Max. age	Individual, Yes 18 / 84	Individual, Yes 18 / 84																																								
Inflation of daily benefit	Compound lifetime: 5%; Simple lifetime: 5%; Guaranteed purchase option: None	Compound lifetime: 3 or 5%; Guaranteed purchase option: Every 3 years, up to age 65, option to double coverage (at attained age rates) without underwriting; Future Purchase Option - on each policy anniversary, benefits will increase automatically by 5% compound inflation w/o underwriting, if 2 consecutive refusals, will no longer receive increase automatically, increases not avail when eligible for benefits																																								
Annual premium	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>Age 60*</td> <td>60 yrs/\$407</td> <td>60 yrs/\$906</td> <td>60 yrs/\$479</td> <td>60 yrs/\$1,067</td> </tr> <tr> <td>Age 70*</td> <td>70 yrs/\$975</td> <td>70 yrs/\$1,705</td> <td>70 yrs/\$1147</td> <td>70 yrs/\$2,006</td> </tr> <tr> <td>Age 75*</td> <td>75 yrs/\$1,684</td> <td>75 yrs/\$2,653</td> <td>75 yrs/\$1,981</td> <td>75 yrs/\$3,122</td> </tr> </tbody> </table> <p>Alternate assumption: We offer facility and HCBS coverage at 100%(Comprehensive); 35% spousal discount is applied to Comprehensive</p>		A	B	C	D	Age 60*	60 yrs/\$407	60 yrs/\$906	60 yrs/\$479	60 yrs/\$1,067	Age 70*	70 yrs/\$975	70 yrs/\$1,705	70 yrs/\$1147	70 yrs/\$2,006	Age 75*	75 yrs/\$1,684	75 yrs/\$2,653	75 yrs/\$1,981	75 yrs/\$3,122	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>Age 60*</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Age 70*</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Age 75*</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>Rates are pending approval.</p>		A	B	C	D	Age 60*					Age 70*					Age 75*				
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Age 70*																																										
Age 75*																																										
Waiver of premium provision	Yes, waiver kicks in when benefits begin	Yes, begins when receiving benefits																																								
Premium discount for a couple / other premium discounts	35% spousal discount on both policies; 5% discount if only one policy issued / 10% group discount all years; 5% loyalty discount all years; stack discounts	In states where approved, 30% spousal/domestic partner - both apply and are issued; 15% marital/domestic partner - only one applies or is issued; 15% residential - 2 or more people who live together who apply and are approved / In states where approved, 10% preferred health, 5% or 10% multi-life; Once in a lifetime. None																																								
Elimination period, satisfaction & accumulation period	Once in a lifetime. Unlimited	Once in a lifetime. None																																								
Restoration of benefits provision; How long must insured be off claim before benefits restored?	180 days	180 days																																								
Additional type of benefits provided for base policy	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Joint waiver of premium, Respite care, Shared benefits, Survivorship rider	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Homemaker services, Hospice care, Return of Premium Upon Death up to age 70, Calendar Day Elimination Period, benefits paid out on a monthly basis, International benefits and Contingent Nonforfeiture.																																								
Optional riders	All-Compound/Simple Inflation Prot; Full/Return of Premium; Shortened Benefit Nonforfeiture; Restoration of Benefits; Comprehensive-Indemnity; HCBS Monthly; HCBS Waiver of Elim Period; Enhanced Elim Period	Cash Benefit Rider, Shared Care Rider, Nonforfeiture Rider.																																								
Admission/benefit triggers	Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, have a level of disability similar to level described by inability to perform that number of ADLs: bathing, continence, dressing, feeding, toileting, transferring	Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, toileting, transferring, eating																																								
Care management benefits Preferred provider network / Incentive	Yes No	Yes Yes, None																																								
Range of benefits available for: Nursing home care Home care Assisted living facility Adult day care Age limitations? / Maximum daily benefit?	30,60,90,180 30,60,90,180 30,60,90,180 30,60,90,180 Minimum Issue age 18; Maximum Issue Age 84, / \$500/day	100 Calendar Days 100 Calendar Days 100 Calendar Days 100 Calendar Days GPO only available ages 18-61. / LifeStage Advantage is offered on a monthly benefit basis. The maximum monthly reimbursement is \$15,000. Age Limits																																								
Underwriting requirements: Application; Telephone follow-up Paramedical exam; cognitive examination Attending physician/medical records; face-to-face interview MIB; Other	Age Limits All ages; < 69 years By individual consideration; Part of phone, face-to-face interview; All ages; > 70 years We don't use MIB	18-84; 56-69 61+ and no medical follow-up in past 2-3 years; 61-84 61-84; 70-84 N/A; Pharmacy screen excluding Simplified underwriting Underwriting requirements can be more liberal for multi-life application with simplified or modified underwriting.																																								
Average application processing time	30 days	22 days																																								
Procedure for suitability review	Suitability part of rate stabilization regs - YES - additional form completed by applicant	Personal suitability worksheet included with each LTCI application package; state req. must be met.																																								
Indemnify / Reimbursement***	Nursing facility: indemnity and reimbursement; Home health care: indemnity and reimbursement	Nursing facility: reimbursement; Home health care: reimbursement																																								
Agents notified prior to insured on rejection or denied claims Preferred cases; Substandard cases	Yes Yes; Yes, Two options for sub-standard offers	Yes Yes; Yes																																								
Marketing support	Marketing collateral, tools and print/Web site education	Marketing support is available by ordering stock collateral materials and through wholesaler reps.																																								
Commission reports identify premium by policy, by commission, and by producer Commission to agent	Yes	Yes First year Varies, Renewal Varies																																								

*Annual premium for nursing home benefit of \$100/day, assuming a 90-day elimination period, 4-year benefit, and no inflation protection, at ages shown. B. Same as A, with 5% compound for life inflation protection; C. Same as A, with home care for non-institutional services at 80% of nursing home benefit; D. Same as C, with 5% compound for life inflation protection. If assumptions differ from these, only the different assumptions are noted. ***Indemnity defined as benefit paid to purchaser; reimbursement defined as purchaser receives a percentage of actual charges up to daily benefit.

Companies

	<p>Minnesota Life Insurance Company 400 Robert Street South Saint Paul, MN 55101 Kimberly Anderson 651-665-1596 Fax: 651-665-4700 Kimberly.Anderson@MinnesotaLife.com</p>	<p>Mutual of Omaha Insurance Company Mutual of Omaha Plaza Omaha, NE 68175 Joe Clauson (402) 351-5940 joe.clauson@mutualofomaha.com</p>																																								
Product	LTC Guard Company offers 1 LTC policy	Mutual of Omaha, LTC II One Max Company offers 3 LTC policies																																								
States available	All except AL, NY	All states																																								
Individual or group trust; payroll deduction? Min. age / Max. age	Individual, Yes 40 / 84	Individual, Yes 18 / 79																																								
Inflation of daily benefit	Compound lifetime: 5%; Simple lifetime: 5%	Compound lifetime: 5%; Simple lifetime: 5%; Guaranteed purchase option: 10% Increase Offer Every Two Years; Compound 5% 20 Years																																								
Annual premium	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td>Age 60*</td> <td>\$508.60</td> <td>\$1195.21</td> <td>\$565.11</td> <td>\$1328.01</td> </tr> <tr> <td>Age 70*</td> <td>\$1169.78</td> <td>\$1988.62</td> <td>\$1299.75</td> <td>\$2209.58</td> </tr> <tr> <td>Age 75*</td> <td>\$2136.12</td> <td>\$3204.17</td> <td>\$2373.46</td> <td>\$3560.19</td> </tr> </tbody> </table> <p>Alternate assumption: MLIC does not offer a 4 year, ran 3 year with Dual Pool standard benefit (meaning 3 years at home AND 3 years in a Facility). MLIC pays 100% of daily benefit for all levels of care.</p>		A	B	C	D	Age 60*	\$508.60	\$1195.21	\$565.11	\$1328.01	Age 70*	\$1169.78	\$1988.62	\$1299.75	\$2209.58	Age 75*	\$2136.12	\$3204.17	\$2373.46	\$3560.19	<table border="1"> <thead> <tr> <th></th> <th>A</th> <th>B</th> <th>C</th> <th>D</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td>\$729</td> <td>\$1560</td> </tr> <tr> <td></td> <td></td> <td></td> <td>\$1877</td> <td>\$3172</td> </tr> <tr> <td></td> <td></td> <td></td> <td>\$3766</td> <td>\$5573</td> </tr> </tbody> </table> <p>Alternate assumption: Homecare is built into all policies. We do not have nursing home only benefits.</p>		A	B	C	D				\$729	\$1560				\$1877	\$3172				\$3766	\$5573
	A	B	C	D																																						
Age 60*	\$508.60	\$1195.21	\$565.11	\$1328.01																																						
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			\$729	\$1560																																						
			\$1877	\$3172																																						
			\$3766	\$5573																																						
Waiver of premium provision	Yes, Upon satisfaction of the Elimination Period	Yes, after Zero days of benefits paid																																								
Premium discount for a couple / other premium discounts	Up to 80% on the second insured. / Group/Affiliation Discount of 8%	30% Discount for each when both are issued coverage. / Married - 15%, Preferred - 15%, Two Person - 10%, Association/Group/Sponsorship - 10%																																								
Elimination period, satisfaction & accumulation period	Once in a lifetime. Does not apply	Once in a lifetime. Lifetime																																								
Restoration of benefits provision; How long must insured be off claim before benefits restored?	180 Days	180 Days																																								
Additional type of benefits provided for base policy	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Home modification, Homemaker services, Hospice care, Joint waiver of premium, Respite care, Facility Benefits = Indemnity, Dual Pool Benefit HCBC Indemnity, HCBC Monthly Benefits, HCBC Joint Waiver of Premium, Calendar Day Elimination Period, 100% Return of Premium, Shared Benefit Pool Rider, Restoration of Benefits, Shortened Non-Forfeiture Benefits	Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Respite care, Medical Alert System																																								
Optional riders		Indemnity, Spouse Benefit, GPO, Spouse Survivorship, ROP at Death, Simple Inflation, Monthly Home Health Care, 5% Compound Inflation for 20 years or life of policy																																								
Admission/benefit triggers		Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, Medical Necessity Non Tax Qualified Only, ADLs: bathing, continence, dressing, feeding, toileting, transferring																																								
Activities of Daily Living (ADLs)	Chronically ill, determined by: cognitive impaired, bathing, continence, dressing, feeding, toileting, transferring	Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, Medical Necessity Non Tax Qualified Only, ADLs: bathing, continence, dressing, feeding, toileting, transferring																																								
Care management benefits Preferred provider network / Incentive	Yes No	Yes No																																								
Range of benefits available for: Nursing home care Home care Assisted living facility Adult day care Age limitations? / Maximum daily benefit?	0, 30, 90, 180 0, 30, 90, 180 0, 30, 90, 180 0, 30, 90, 180 / \$300	0, 30, 60, 90, 180 & 365 Days 0, 30, 60, 90, 180 & 365 Days Nursing Home Elimination Period Applies Home Health Care Elimination Period Applies None, / \$400 (\$500 in NY)																																								
Underwriting requirements: Application; Telephone follow-up Paramedical exam; cognitive examination Attending physician/medical records; face-to-face interview MIB; Other	Age Limits 40-84; 40-84 in selected cases; 64 phone interview, 65+ in person 40-84; 65 Not Applicable	Age Limits 18 - 79; Not Used Not Used; 65+ younger ages if his MCAS age 65+ triggers at younger ages; 70+, underwriter discretion younger ages; 72+; Not used; Intelliscript A doctor visit is required within 24 months prior to the application for ages 72 and older																																								
Average application processing time	30 Days	23 days																																								
Procedure for suitability review		Personal worksheet required for every applicant, minimum \$16K annual income or \$50K assets																																								
Indemnify / Reimbursement***	Nursing facility: indemnity; Home health care: reimbursement	Nursing facility: reimbursement; Home health care: reimbursement																																								
Agents notified prior to insured on rejection or denied claims Preferred cases; Substandard cases	Yes Yes; No	No Yes; Yes, Preferred is 15% and Substandard is 25% and 50%																																								
Marketing support		Advertising for lead generation, prospecting, point of sale, radio and print ads																																								
Commission reports identify premium by policy, by commission, and by producer Commission to agent	Yes	Yes																																								

*Annual premium for nursing home benefit of \$100/day, assuming a 90-day elimination period, 4-year benefit, and no inflation protection, at ages shown. B. Same as A, with 5% compound for life inflation protection; C. Same as A, with home care for non-institutional services at 80% of nursing home benefit; D. Same as C, with 5% compound for life inflation protection. If assumptions differ from these, only the different assumptions are noted. ***Indemnity defined as benefit paid to purchaser; reimbursement defined as purchaser receives a percentage of actual charges up to daily benefit.

Companies

Nationwide Financial
One Nationwide Plaza
Columbus, OH 43215
800-321-6064

Prudential Insurance Company of America, The
80 Livingston Avenue
Roseland, NJ 07068
Alfred A. Gennusa
973-548-6546
Fax: 973-548-6609
Alfred.Gennusa@Prudential.com
LTC3 Long-Term Care Insurance
Company offers 2 LTC policies

Product	Long Term Care Rider				LTC3 Long-Term Care Insurance						
States available	All except MN, MT, WA, VI				All except HI, PR						
Individual or group trust; payroll deduction? Min. age / Max. age	Rider 21 / 80 - Most States				Individual, Yes 18 / 79						
Inflation of daily benefit	N/A				Compound lifetime: 3%, 5% 2 X MAX, 5% NO MAX; Simple lifetime: 5%; Guaranteed purchase option: 15.7625% of existing daily and lifetime benefits (negative election offer) every 3 years						
Annual premium	Age 60*	Age 70*	Age 75*	A	B	C	D	A	B	C	D
	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$817.71	\$1639.92	\$793.17	\$1590.73
				N/A				\$2005.11	\$3288.21	\$1944.96	\$3189.57
				N/A				\$3554.14	\$5315.7	\$3447.52	\$5156.23
								Alternate assumption: C and D - Assisted Living at 100% - Home Care at 75%			
Waiver of premium provision	No				Yes, after elimination period is satisfied						
Premium discount for a couple / other premium discounts					30% if both partners are insured. 15% if one partner is insured. / 10% employer group. 5% association						
Elimination period, satisfaction & accumulation period	Once in a lifetime. 90 days over a 730 day period				Once in a lifetime. Lifetime. No defined accumulation period.						
Restoration of benefits provision; How long must insured be off claim before benefits restored?	N/A				180 days						
Additional type of benefits provided for base policy	Adult day care, Assisted living facility, Hospice care, Home Health Care, Intermediate care, Skilled nursing care				Adult day care, Alternate plan/informal care, Assisted living facility, Bed reservation, Durable medical equipment, Home modification, Homemaker services, Hospice care, Respite care, 40% cash alternative benefit, international coverage						
Optional riders	N/A				Joint waiver of premium, survivor waiver of premium, shared care, return of premium, waiver of home care elimination period, monthly benefit, cash benefit, flexible cash benefit						
Admission/benefit triggers	Cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, feeding, toileting, transferring				Chronically ill, determined by: cognitive impaired, unable to perform 2 of 6 ADLs, bathing, continence, dressing, feeding, toileting, transferring						
Activities of Daily Living (ADLs)											
Care management benefits	No				Yes						
Preferred provider network / Incentive	No				Yes, no defined improvements to the policy						
Range of benefits available for:	Nursing home care	Home care	Assisted living facility	Adult day care	Age limitations? / Maximum daily benefit?						
	90 days	90 days	90 days	90 days	Issue age; 21-80, / Benefit paid is the lesser of 2% per diem amount, on a monthly basis. Age Limits	30, 60, 90, 120, 180, 365 days					
					21-80; N/A	30, 60, 90, 120, 180, 365 days					
					21-80 as part of base life insurance policy; N/A	30, 60, 90, 120, 180, 365 days					
					21-80 as part of base life insurance policy; N/A	30, 60, 90, 120, 180, 365 days					
					21-80 as part of base life insurance policy;	/ \$500					
Underwriting requirements:	Application; Telephone follow-up Paramedical exam; cognitive examination Attending physician/medical records; face-to-face interview MIB; Other				Age Limits 18-79; 55-71 N/A; 55-79 60-79; 72-79 N/A						
Average application processing time	23 days for base life insurance and LTC Rider				If applications are received in good order - 36 days						
Procedure for suitability review	N/A				Legally required letters are mailed to applicants if a) They don't meet required suitability thresholds, or b) they decline to provide suitability information. contact co. for more info.; Nursing facility: indemnity, reimbursement; Home health care: indemnity, reimbursement; No						
Indemnify / Reimbursement***	Nursing facility: indemnity; Home health care: indemnity				Yes; Yes, three rating classes: Preferred, Standard I, Standard II						
Agents notified prior to insured on rejection or denied claims Preferred cases; Substandard cases	Yes Yes; Yes, Substandard cases are accepted up to and including Table E				Producer Service Center - 800-732-0416						
Marketing support											
Commission reports identify premium by policy, by commission, and by producer Commission to agent					Yes First year varies, Renewal varies						

*Annual premium for nursing home benefit of \$100/day, assuming a 90-day elimination period, 4-year benefit, and no inflation protection, at ages shown. B. Same as A, with 5% compound for life inflation protection; C. Same as A, with home care for non-institutional services at 80% of nursing home benefit; D. Same as C, with 5% compound for life inflation protection. If assumptions differ from these, only the different assumptions are noted. ***Indemnity defined as benefit paid to purchaser; reimbursement defined as purchaser receives a percentage of actual charges up to daily benefit.

