Long Term Care Premium Comparison

Prepared for: Mary Springfield & Maggie Springfield

GA

60

| State: | FL | | |
|------------|----|--|--|
| Birthdate: | | | |
| Age: | 60 | | |

Prepared by: Jack Lenenberg

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| | Mary Springfield | Maggie Springfield | Mary Springfield | Maggie Springfield | Mary Springfield | Maggie Springfield |
|-----------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------|
| | Mass Mutual, | Mass Mutual, |
| | Signature Care | Signature Care |
| | MM-500 2013 | MM-600 | MM-500 2013 | MM-600 | MM-500 2013 | MM-600 |
| Tax Qualified | Yes | Yes | Yes | Yes | Yes | Yes |
| Underwriting Class | Sel Prefrd | Sel Prefrd |
| Facility Daily Benefit | \$200 | \$200 | \$200 | \$200 | \$200 | \$200 |
| Facility Benefit Period | 3 Years | 3 Years | 4 Years | 4 Years | 5 Years | 5 Years |
| Home Care Daily Benefit | \$200 | 100% | \$200 | 100% | \$200 | 100% |
| Monthly Home Care | Daily | Daily | Daily | Daily | Daily | Daily |
| Home Care Benefit Period | Pooled | Pooled | Pooled | Pooled | Pooled | Pooled |
| Inflation Protection | 3% Compound | 3% Compound |
| Facility Elimination Period | 90 Days | 90 Days |
| Nonforfeiture | Contingent | Contingent | Contingent | Contingent | Contingent | Contingent |
| Payment Option | Lifetime | Lifetime | Lifetime | Lifetime | Lifetime | Lifetime |
| Modal Factor | Monthly | Monthly | Monthly | Monthly | Monthly | Monthly |
| Partnership Plan | Yes | Yes | Yes | Yes | Yes | Yes |
| Gender | Female | Female | Female | Female | Female | Female |
| Other | Policy Type: | Pool of Money: | Policy Type: | Pool of Money: | Policy Type: | Pool of Money: |
| | Comprehensive | \$219,000.00 | Comprehensive | \$292,000.00 | Comprehensive | \$365,000.00 |
| | Pool of Money: | | Pool of Money: | | Pool of Money: | |
| | \$219,000.00 | | \$292,000.00 | | \$365,000.00 | |
| | | | | | | |
| | Premium: \$318.19 | Premium: \$578.85 | Premium: \$356.58 | Premium: \$656.11 | Premium: \$391.48 | Premium: \$712.1 |
| | Tax-qualified plan | Tax-qualified plan |
| | with pooled | with pooled |
| | benefit. | benefit. | benefit. | benefit. | benefit. | benefit. |

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