



## National Guardian Life Insurance Company (NGL)

Founded in 1910, NGL is a mutual company specializing in individual and group insurance products in the health insurance marketplace. Recognizing a need in the long term care insurance (LTCi) market for a forward-thinking, innovative and stable long term care product, NGL began working with LifeCare Assurance Company, an expert in the LTCi industry for almost 30 years, to bring you EssentialLTC.

As a new carrier to the long term care market, NGL does not have the LTCi legacy issues that have negatively impacted the industry. Yet NGL has the advantage of leveraging industry experience to offer the next generation of LTCi products. By partnering with LifeCare Assurance, NGL has proven expertise available every step of the way. With over 100 years in the insurance industry, a diverse product mix and a history of financial strength and stability – NGL is the go-to choice for long term care insurance.

[ngl-essentialtc.com](http://ngl-essentialtc.com) | 888.505.2332

over  
**\$4 billion**  
of assets

over  
**100**  
years in business

**A-** (Excellent)  
A.M. Best Rating for over  
20 consecutive years

## Financial Strength

 **220,000**  
Administered policyholders  
since inception



nearly  
**30 yrs**  
in long term care insurance

over  
**\$5 billion**  
total administered premiums  
since inception

## LifeCare Assurance Company

LifeCare Assurance is an industry-leading expert that specializes exclusively in long term care insurance products. With ten administrative divisions, over 230 home office employees and decades of industry experience, LifeCare Assurance has the resources and the knowledge to develop cutting-edge LTCi solutions.

Since its inception in 1988, LifeCare Assurance has developed, administered and reinsured LTCi products for Fortune 500 companies interested in adding a new revenue stream to their product portfolios. Earning a national reputation for being conservative in its underwriting practices, LifeCare Assurance has also established an excellent track record in its prompt and efficient handling of claims.

LifeCare Assurance's clients have maintained financially successful programs since their entrance into the LTCi market. The client list is extensive and includes six of the top 40 insurers in the nation.

[lifecareassurance.com](http://lifecareassurance.com) | 800.366.5463

# EssentialLTC

“Leading the Way”

## What Makes EssentialLTC Distinct

NGL and LifeCare Assurance designed EssentialLTC as an innovative new LTCi solution in a marketplace that needed new options. The goal was to build a consumer-oriented product at the most competitive price balanced with a proven conservative underwriting approach. EssentialLTC was designed to appeal to a wide range of customers with ground-breaking new features rarely seen on traditional LTCi products including Lifetime Benefits, Single Pay, 10 Pay, Joint Policy and the “Reverse Combo”. This rich design naturally leads to opportunities for small group Executive Carve Outs and 1035 Exchanges. EssentialLTC utilizes a thorough and transparent underwriting style which results in:

- Richer benefits and competitive rates
- Predictable underwriting decisions
- Quicker underwriting turnaround
- Greater chance of premium stability

Based on the NGL and LifeCare Assurance’s philosophy of protecting the risk pool, you can confidently present this product to your clients knowing that you are providing a stable financial solution.

### ▶ EssentialLTC - Leading the Way as the Next Generation of LTCi Protection

Past LTCi Objections	EssentialLTC Solutions	Product Distinctions
“It is Expensive”	Value Across Many Designs Premium Leverage	Richer benefits at competitive prices Exceptional premium leverage for LTCi needs is \$20k for up to \$547k tax-free = 27x Lifetime Benefits available
“Rates are Unpredictable”	Conservative Pricing Pay Premiums in Advance	Rate Increase less likely for Lifetime Pay Single Pay, 10 Pay, ROP, CSV
“Use it or Lose it”	Reverse Combo	Limited or Full Return of Premium Up to 80% Cash Surrender Value
“It is Difficult to Sell”	Tax Advantages of LTC	Executive Carve Out for Business Owners 1035 Exchanges from NQ Annuities or NQ Life
“It is Complicated”	Target Premium Money Purchase	e.g. Budget is \$3,000 Joint / 3 year / 3% COLA = \$220 / day Joint / Lifetime / 3% COLA = \$110 / day

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All ratings current as of 12/09/16. NGL reported \$3.7 billion in consolidated liabilities in 2016. Financials current as of 12/31/16.