

Long Term Care Premium Comparison

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Prepared for: **Valued Client**

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	National Guardian Life EssentialLTC	Mutual of Omaha MutualCare Secure Solution 2020	Northwestern Mutual QuietCare UU 2016	New York Life NYL Secure Care
Tax Qualified	Yes	Yes	Yes	Yes
Underwriting Class	Preferred Plus	Preferred	Standard	Preferred
Facility Daily Benefit	\$150	\$150	\$150	\$150
Facility Benefit Period	3 Years	3 Years	3 years	3 years
Home Care Daily Benefit	\$150	100%	100%	100%
Monthly Home Care	Daily	Monthly	Monthly	Monthly
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled
Inflation Protection	3% Compound	3% Compound	3% Compound	3% Compound
Facility Elimination Period	90 days	90 day	12 weeks	90 days
Nonforfeiture	Contingent	Contingent	No	Contingent
Restoration of Benefit	No	No	No	Yes
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Monthly	Monthly PAC	Monthly	Monthly
Partnership Plan	Yes	Yes	No	Yes
Gender	Female	Female	Female	Female
Other	Policy Type: Comprehensive Pool of Money: \$164,250 Waiver of Premium HC: Yes	Monthly Benefit: \$4500 Pool of Money: \$162,000.00 Assisted Living: 100% Cash Benefit: 25% Cash Benefit Amount: \$1125	Monthly Benefit: \$4500 Pool of Money: \$162,000	Pool of Money: \$164,250
	Premium: \$231.00	Premium: \$320.95	Premium: \$464.91	Premium: \$516.61
	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.	Northwestern Mutual QuietCare UU 2016 is a Tax Qualified plan. Facility and home care benefits are pooled.	NYL Secure Care from New York Life is a tax-qualified plan with a pooled home and facility care benefit.

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