

LONG TERM CARE

Revised 1-24-12

COMPANY	PRODUCT	ISSUE AGES	DAILY BENEFIT AMOUNT	BENEFIT PERIOD OR MAX. BENEFIT CARE ACCOUNT	ELIM. PERIOD	HOME HEALTH CARE	ASSISTED LIVING FACILITY	PREMIUM GUARANTEE	DISCOUNTS	STATES NOT APPROVED IN	WAVIER OF PREMIUMS	BENEFIT INCREASE RIDER
American General AM Best A S&P A+	American General LTC	21-84	Monthly Benefit \$2,000; \$3,000; \$4,000; \$5,000; \$6,000; \$7,000; \$8,000; \$9,000; \$10,000; \$11,000; \$12,000	\$100,000 \$250,000 \$400,000 \$500,000 \$600,000 \$700,000 \$1,000,000	30, 90, 180, 365	100% of Daily Benefit Amount	100% of daily benefit	NONE	15% discount if one partner applies and 30% if both partners apply	FL, MA, NY, VT	Included in base plan after elimination period is met and while benefits are payable	3% compound 5% compound
	RIDERS:	Return of Premium, Restoration of Benefits, Waiver of Elimination for H.H.C., Non-forfeiture Benefit, Paid-up Premium, Joint Waiver of Premium, Joint Survivor Benefit, Shared Care Benefit										
	SHARED BENEFIT PLAN:	Flexible Care Benefit - Client can receive 40% of H.H.C. benefit in cash, or 100% of H.H.C. benefit in reimbursement service.										
Genworth AM Best A S&P AA-	Privileged Choice Flex	18-79	\$50 to \$400 Daily in \$5 increments; \$1,500 to \$12,000 monthly in \$100 increments	2, 3, 4, 5, 6, 8, 10 Lifetime	30, 90, 180, 365 service days or calendar days	100% or 50% of Benefit	100% or 50% of Benefit	NONE	25% couples discount if one is issued, 40% couples discount if both are issued	CA, CT, FL, HI, VT, VA	Included in base plan after elimination period is met and while benefits are payable.	3% compound 5% compound 5% equal Future purchase option.
	RIDERS:	Survivorship Benefit 7 or 10 year, Refund of Premium, Restoration Benefit, Non-forfeiture Benefit, Waiver of Elimination Period for H.H.C., Transition Benefit, Shared Care Benefit.										
Genworth	Privileged Choice	18-84	\$1,500 to \$12,000 monthly in \$100 increments	2, 3, 4, 5, 6, 8, 10 Lifetime or 4, 6, 7, 10, 12, 16, 20 w/ shared benefit plans	30, 90, 180, 0 Day Elim. for H.H.C. included	100% of Daily Benefit Amount	100% of daily benefit	NONE	25% discount if one partner applies and 40% if both approved	AK, AL, AR, AZ, CA, CO, DC, DE, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VT, WA, WI, WV, WY	Included in base plan after elimination period is met and while benefits are payable	5% simple 5% compound 3% compound
	RIDERS:	Restoration of Benefits, Non-forfeiture Benefit, Survivorship, Return of Premium, Limited Pay offers 10 pay and paid to age 65.										
	SHARED BENEFIT PLAN:	Both clients' pools of money are added together and both clients draw from one large pool of money.										
Genworth	Classic Select	18-79	\$50 to \$400 Daily in \$5 increments	2, 3, 4, 5, 6, 8, 10 Lifetime or 4, 6, 8, 10, 12, 16, 20, w/ Shared Benefit Plan	30, 90, 180, 365	100% or 50% of Daily Benefit Amount	100% of Daily Benefit	NONE	25% discount if one partner applies and 40% if both are approved	AK, AL, AR, AZ, CA, CO, DC, DE, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VT, WA, WI, WV, WY	Included in base plan after elimination period is met and while benefits are payable.	5% simple 5% compound 3% compound
	RIDERS:	Restoration of Benefits, Non-forfeiture Benefit, Waiver of elimination for H.H.C., Monthly Benefits, Return of Premium, Limited Pay offers 10 pay and pay to age 65.										
	SHARED BENEFIT PLAN:	Both clients' pools of money are added together and both clients draw from one large pool of money.										
Genworth	Total Living Coverage or TLC provides you with not just one benefit, but three: Life insurance, Long Term Care Benefits, and Asset Protection. The product can only be sold as a single premium and provides ROP for 15 years. Please contact one of our Broker Consultants for additional information including state approvals, and a current illustration to see what TLC can do for your clients.											

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John Hancock A.M. Best A+ S&P AA	Custom Care III	18-79	DAILY: \$50-\$500 in \$10 increments \$1,500-\$15,000 in \$100 increments	2,3,4, 5,6,10 Years	30, 60, 90, 180, 365 days of service	100% of Daily Benefit Amount	100% of Daily Benefit Amount	NONE	30% partner discount if both apply and are approved; 10% preferred health discount; 5% sponsored group; 5% family discount; 35% max discount	CA	Included in base plan after elimination period is met and while benefits are payable	5% Compound; CPI Compound; CPI Compound to age 75; GPO
	RIDERS:	Shared Care, Survivorship and Waiver of Premium, Waiver of Elimination Period for HHC, Additional Cash Benefit, Non-forfeiture.										
John Hancock A.M. Best A+ S&P AA	Core Care	18-79	DAILY: \$100, \$150, \$200, \$250, \$300	3 or 5 Years	90 days of service	100% of Daily Benefit Amount	100% of Daily Benefit Amount	NONE	30% partner discount if both apply and are approved; 10% preferred health discount; 5% sponsored group; 5% family discount; 35% max discount	CA	Included in base plan after elimination period is met and while benefits are payable	5% Compound; CPI Compound to age 75; GPO
	RIDERS:	Shared Care, Non-forfeiture.										
Lincoln Life AM Best A+ S&P AA	MoneyGuard provides you with not just one benefit, but three: Life Insurance, Long Term Care Benefits, and Asset Protection.											
	Cannot be sold as a life pay, provides a lifetime ROP on single premium policies, must be sold as a limited pay up to 10 years. Not approved in WA or UT.											
	Please contact one of our Broker Consultants for additional information and a current illustration to see what MoneyGuard can do for your clients.											
Mutual of Omaha A.M. Best A+ S&P AA-	LTC I & II TQ/NTQ	18-79	DAILY: \$50 to \$400 MONTHLY: \$1,500 to \$12,000	2, 3, 4, 5 and Unlimited	0, 30, 60, 90, 180 or 365 days	50% or 100%	up to 100% of Daily Benefit Amount	None	15% Preferred 30% Couple 10% Two-Person Household 10% Group or Employer	AL, AK, AZ, AR, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PR, RI, SC, SD, UT, VT, WA, WV, WI, WY	Included in base plan. After EP is met and while benefits are payable	5% Simple 5% Comp. 5% 20-Yr. Comp. GPO
	RIDERS:	Non-forfeiture, Monthly Health Care Benefit, Spousal Waiver of Premium and Survivorship, Indemnity, Spousal Benefit Option (60%), Waiver of Home Health Care Elimination, Return of Premium at Death, Limited Pay Options.										
	Additional Product Info:	Freedom to have different daily benefits for Home Health Care and Facility Care, an added benefit the client can have two pools of money, one for HHC and one for confined care.										

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Mutual of Omaha Insurance Company A.M. Best A+ S&P AA-	Mutual Care Plus	18-79	\$3,000-\$15,000 in \$500 increments monthly	2, 3, 4, 5, 6, 8 years or Lifetime	0,30,60, 90, 180 or 365 days	100% 75% 50%	100% 75% 50%	5 year rate guarantee available as a rider	15% if one spouse applies, 35% if both apply and approved, 10% for 2-person household, 5% group association	CA	Included in base plan after elimination period is met and while benefits are payable	3%, 4%, 5% compound lifetime, 5% simple lifetime, 5% compound 20 years
	ADDITIONAL BENEFIT:	35% Cash Benefit Automatically Included = 35% of Monthly Benefit Paid in Cash to Client Every Month.										
	RIDERS:	Spouse Shared Care, Non-forfeiture Benefit, Waiver of Elimination for HHC, Spouse Survivor, Spouse Waiver of Premium, Restoration of Benefits, 5 Year Rate Guarantee, Additional Benefit for Injury									Offer 10 pay, 20 pay, pay to 65, single pay.	
United of Omaha A.M. Best A S&P AA-	Assured Solutions Gold	18-79	\$1,500-\$15,000 monthly	2, 3, 4, 5, 6, 8 years or Lifetime	0,30,60, 90, 180 or 365 calendar days	100%, 75%, 50% of daily max benefit	100%, 75%, 50% of daily max benefit	5 year or optional 6,7,8,9, 10 years	15% if one spouse applies, 35% if both apply, 2-person household 10% 5% group association, 5% producers	CA	Included in base plan after elimination period is met and while benefits are payable	5% compound, 5% simple GPO, 20 years compounded annually 5%, 2x, 3x, 4x, 5x compound maximum
	ADDITIONAL BENEFIT:	40% Cash Benefit Automatically Included = 40% of Monthly Benefit Paid in Cash to Client Every Month.										
	RIDERS:	Non-forfeiture Shortened Benefit Period, Restoration of Benefits, Spouse Shared Care, Spouse Survivorship, Spouse Waiver of Premium, Spouse Security Benefit, Waiver of Elimination for HHC, Return of Premium - Minus Claims.									Offer 10 pay, 20 pay, pay to 65, single pay.	
United of Omaha A.M. Best A S&P AA-	Cash First	18-79	\$1,500-\$9,000 monthly	\$50,000-\$500,000 in \$25,000 increments	0, 30, 60, 90, 180 or 365 calendar days	100%, 75%, 50% of daily max benefit	100%, 75%, 50% of daily max benefit	5 year or optional 6,7,8,9, 10 years	15% if one spouse applies, 35% if both apply, 2-person household 10% 5% group association, 5% producers	CA, NY, TX	Included in base plan after elimination period is met and while benefits are payable	5% compound, 5% simple, 20 years compounded annually 5%, 2x, 3x, 4x, 5x, 5 compound max. GPO
	ADDITIONAL BENEFIT:	40% Cash Benefit Automatically Included = 40% of Monthly Benefit Paid in Cash to Client Every Month.										
	RIDERS:	Non-forfeiture Shortened Benefit Period, Restoration of Benefits, Spouse Shared Care, Spouse Survivorship, Spouse Waiver of Premium, Spouse Security Benefit, Waiver of Elimination for HHC, Return of Premium - Full or Minus Claims.									Offer 10 pay, 20 pay, pay to 65, single pay.	