

**PREMIUM CALCULATION**

State: **MO**  
Prepared for: **L.W.**  
Birthdate:  
Age: **60**

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**Policy Benefits You Have Chosen**

Partnership Plan	<b>No</b>
Policy Type	<b>Comprehensive</b>
Gender	<b>Female</b>
Underwriting Class	<b>Preferred</b>
Partner Rate Class	<b>None</b>
Daily Benefit	<b>\$140</b>
Benefit Period	<b>5 Years</b>
Pool of Money	<b>\$255,500</b>
Inflation Protection	<b>3% Compound</b>
Elimination Period	<b>90 days</b>
HC Elim Period Waiver	<b>No</b>
Waiver of Premium HC	<b>No</b>
Return of Premium	<b>No</b>
Nonforfeiture	<b>Contingent</b>
Joint Applicant Rates	<b>No</b>
Shared Care	<b>No</b>
Shared 3rd Pool	<b>None</b>
Group Discount	<b>No</b>
Payment Option	<b>Lifetime</b>
Modal Factor	<b>Annual</b>
Modal Step Rated Incr	<b>N/A</b>
<b>Premium</b>	<b>\$3,777.00</b>

**National Guardian Life EssentialLTC** is a tax-qualified plan which may include pooled facility and home care benefits.

For Joint Insured applicants the premium shown is the total for **BOTH** applicants. Joint applicants must reside in the same household and, if related, must be of same generation.

This is an independent illustration not provided or approved by the issuers of the policies shown. Use the Insurer's forms and software for Insurer-approved quotes and applications.