Long Term Care Premium Comparison

Date: **08/14/17**

Prepared for: **Melany**

State: NC
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	Mass Mutual, Signature Care MM-500 2013	**New York Life NYL Secure Care**	**New York Life NYL Secure Care**
Tax Qualified	**Yes**	**Yes**	**Yes**
Underwriting Class	**Ultra Prefrd**	**Preferred**	**Preferred**
Facility Daily Benefit	**$140**	**$140**	**$140**
Facility Benefit Period	**6 Years**	**5 years**	**5 years**
Home Care Daily Benefit	**$140**	**100%**	**100%**
Monthly Home Care	**Monthly**	**Daily**	**Daily**
Home Care Benefit Period	**Pooled**	**Pooled**	**Pooled**
Inflation Protection	**3% Compound**	**CPI Offer**	**3% Compound**
Facility Elimination Period	**90 Days**	**90 days**	**90 days**
Nonforfeiture	**Contingent**	**Contingent**	**Contingent**
Restoration of Benefit	**No**	**Yes**	**Yes**
Payment Option	**Lifetime**	**Lifetime**	**Lifetime**
Modal Factor	**Annual**	**Annual**	**Annual**
Partnership Plan	**Yes**	**No**	**Yes**
Gender	**Female**	**Female**	**Female**
Other	Policy Type: **Comprehensive** Pool of Money: **$306,600.00**	Pool of Money: **$255,500**	Pool of Money: **$255,500**
Premium	**$3,195.12**	**$3,727.50**	**$8,042.16**
Total Premium			
	Tax-qualified plan with pooled benefit.	NYL Secure Care from New York Life is a tax-qualified plan with a pooled home and facility care benefit.	NYL Secure Care from New York Life is a tax-qualified plan with a pooled home and facility care benefit.

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