Long Term Care Premium Comparison

Date: 09/28/2017

Prepared for:	**Pete**	**Tiffany**
State:	**California**	**California**
Age:	**51**	**51**
Birthdate:		

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Policy	Transamerica TransCare III	
Client	**Pete**	**Tiffany**
Issue Age	51	51
Tax Qualified	Yes	Yes
Underwriting Class	Standard	Preferred
Facility Daily Benefit	$170	$170
Facility Benefit Period	5 Years	5 Years
Home Care Daily Benefit	100%	100%
Monthly Home Care	Daily Benefit	Daily Benefit
Home Care Benefit Period	Pooled	Pooled
Inflation Protection	Deferred	Deferred
Facility Elimination Period	90 days	90 days
Zero Day HC Elim. Period	Yes	Yes
Nonforfeiture	Contingent	Contingent
Return of Premium	To Age 67	To Age 67
Shared Benefit	Yes	Yes
Marital Discount	Both Insured	Both Insured
Payment Option	Lifetime	Lifetime
Modal Factor	Annual	Annual
Gender	Male	Female
Other	Pool of Money: **$310,250** Cash Alternative Benefit: **33%** Rate Guarantee: **3 Years**	Pool of Money: **$310,250** Cash Alternative Benefit: **33%** Rate Guarantee: **3 Years**
	Premium: **$1,038.05**	Premium: **$1,423.62**
Joint Premium	**$2,461.67**	
Description	Tax qualified comprehensive plan with pooled benefit.	

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