

Long Term Care Premium Comparison

Date: 09/13/17

Prepared for: **Tim & Judith**

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 Birthdate:
 Age: 60 66

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	Tim	Judith	Tim	Judith
	Federal LTC Insurance Program v2.0 2015	Federal LTC Insurance Program v2.0 2015	Genworth Privileged Choice Flex 3 Enhanced	Genworth Privileged Choice Flex 3 Enhanced
Tax Qualified	Yes	Yes	Yes	Yes
Underwriting Class	Standard(1class)	Standard	Preferred	Select
Facility Daily Benefit	\$150	\$150	\$140	\$140
Facility Benefit Period	5 years	5 years	5 Years	5 Years
Home Care Daily Benefit	100%	100%	100%	100%
Monthly Home Care	Daily	Daily	Daily	Daily
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled
Inflation Protection	Purchase Option	Purchase Option	Purchase Option	Purchase Option
Facility Elimination Period	90 days	90 days	90 days	90 days
Nonforfeiture	Contingent	Contingent	Contingent	Contingent
Return of Premium	No	No	To Age 65	To Age 65
Marital Discount	No	No	Both Insured	Both Insured
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Annualized	Annualized	Annual	Annual
Gender	Male	Female	Male	Female
Other	Pool of Money: \$273,750	Pool of Money: \$273,750	Benefit Type: Daily Pool of Money: \$255,500 Assisted Living Benefit: 100% Elimination Period Type: Calendar Days Prem Waiver on Claim: Included	Benefit Type: Daily Pool of Money: \$255,500 Assisted Living Benefit: 100% Elimination Period Type: Calendar Days Prem Waiver on Claim: Included
Premium	\$1,354.68	\$2,241.54	\$1,384.15	\$2,413.22
Total Premium	\$3,596.22		\$3,797.37	
	Federal LTC Insurance Program is a tax-qualified group plan for Federal employees and their families.	Federal LTC Insurance Program is a tax-qualified group plan for Federal employees and their families.	Tax-qualified plan with pooled facility and home care benefit.	Tax-qualified plan with pooled facility and home care benefit.

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