

Long Term Care Premium Comparison

Date: 09/29/2017

Prepared for:

State: **Massachusetts** **Massachusetts**
 Age: **62** **60**
 Birthdate:

Prepared by: **Scott A. Olson, CLTC**
www.LTCShop.com
1473 Crestview Drive
Camano Island, WA 98282
 Phone: **877-727-9582**
 Fax: **888-582-7177**
 Email: **Scott@LTCShop.com**

Policy	National Guardian Life EssentialLTC	
Client		
Issue Age	62	60
Tax Qualified	Yes	Yes
Underwriting Class	Preferred Plus	Preferred Plus
Facility Daily Benefit	\$280	\$280
Facility Benefit Period	5 Years	5 Years
Home Care Daily Benefit	\$280	\$280
Monthly Home Care	Daily	Daily
Home Care Benefit Period	Pooled	Pooled
Facility Elimination Period	90 days	90 days
Nonforfeiture	Contingent	Contingent
Spouse Premium Waiver	Yes	Yes
Shared Benefit	3rd Pool	3rd Pool
Payment Option	Lifetime	Lifetime
Modal Factor	Annual	Annual
Gender	Male	Female
Other	Policy Type: Comprehensive Partner Rate Class: Preferred Plus Pool of Money: \$511,000 Joint Applicant Rates: Yes Shared 3rd Pool: \$511,000	Policy Type: Comprehensive Partner Rate Class: Preferred Plus Pool of Money: \$511,000 Joint Applicant Rates: Yes Shared 3rd Pool: \$511,000
	Premium: \$4,247.00	Premium: \$0.00
Joint Premium	\$4,247.00	
Description	Tax-qualified plan which may include pooled facility and home care benefits. For Joint Insured applicants the premium shown is for BOTH applicants.	

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