

PREMIUM CALCULATION

State: **OH**
Prepared for: **Sheryl**
Birthdate:
Age: **41**

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Policy Benefits You Have Chosen

Partnership Plan	No
Policy Type	Comprehensive
Gender	Female
Underwriting Class	Preferred Plus
Partner Rate Class	None
Daily Benefit	\$140
Benefit Period	5 Years
Pool of Money	\$255,500
Inflation Protection	3% Compound
Elimination Period	90 days
HC Elim Period Waiver	No
Waiver of Premium HC	No
Return of Premium	No
Nonforfeiture	Contingent
Joint Applicant Rates	No
Shared Care	No
Shared 3rd Pool	None
Group Discount	No
Payment Option	Lifetime
Modal Factor	Monthly
Modal Step Rated Incr	N/A
Premium	\$190.00

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.