

## Long Term Care Premium Comparison

Date: 12/06/2017

Prepared for: **Alan Cheryl**  
 State: **Ohio Ohio**  
 Age: **64 65**  
 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	<b>Alan</b>	<b>Cheryl</b>
Issue Age	64	65
Tax Qualified	Yes	Yes
Underwriting Class	Standard	Preferred Plus
Facility Daily Benefit	\$140	\$140
Facility Benefit Period	5 Years	5 Years
Home Care Daily Benefit	\$140	\$140
Monthly Home Care	Daily	Daily
Home Care Benefit Period	Pooled	Pooled
Inflation Protection	3% Compound	3% Compound
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: <b>Comprehensive</b> Partner Rate Class: <b>Preferred Plus</b> Pool of Money: <b>\$255,500</b> Joint Applicant Rates: <b>Yes</b> Shared 3rd Pool: <b>\$255,500</b>	Policy Type: <b>Comprehensive</b> Partner Rate Class: <b>Standard</b> Pool of Money: <b>\$255,500</b> Joint Applicant Rates: <b>Yes</b> Shared 3rd Pool: <b>\$255,500</b>
	Premium: <b>\$0.00</b>	Premium: <b>\$5,506.00</b>
Joint Premium	<b>\$5,506.00</b>	
Description	Tax-qualified plan which may include pooled facility and home care benefits. For Joint Insured applicants the premium shown is for BOTH applicants.	

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.

Copyright © 2003-2017 StrateCision, Inc. All Rights Reserved.