

## PREMIUM CALCULATION

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## Policy Benefits You Have Chosen

Prepared For: **Mr. D**  
State: **OR**  
Age: **59** Birthdate:

Prepared For: **Mrs. D**  
State: **OR**  
Age: **64** Birthdate:

Partnership Plan	<b>No</b>	Partnership Plan	<b>No</b>
Policy Type	<b>Comprehensive</b>	Policy Type	<b>Comprehensive</b>
Gender	<b>Male</b>	Gender	<b>Female</b>
Underwriting Class	<b>Preferred</b>	Underwriting Class	<b>Preferred Plus</b>
Partner Rate Class	<b>Preferred Plus</b>	Partner Rate Class	<b>Preferred</b>
Daily Benefit	<b>\$250</b>	Daily Benefit	<b>\$250</b>
Benefit Period	<b>5 Years</b>	Benefit Period	<b>5 Years</b>
Pool of Money	<b>\$456,250</b>	Pool of Money	<b>\$456,250</b>
Inflation Protection	<b>None</b>	Inflation Protection	<b>None</b>
Elimination Period	<b>90 days</b>	Elimination Period	<b>90 days</b>
HC Elim Period Waiver	<b>No</b>	HC Elim Period Waiver	<b>No</b>
Waiver of Premium HC	<b>No</b>	Waiver of Premium HC	<b>No</b>
Return of Premium	<b>No</b>	Return of Premium	<b>No</b>
Nonforfeiture	<b>Contingent</b>	Nonforfeiture	<b>Contingent</b>
Joint Applicant Rates	<b>Yes</b>	Joint Applicant Rates	<b>Yes</b>
Shared Care	<b>3rd Pool</b>	Shared Care	<b>3rd Pool</b>
Shared 3rd Pool	<b>\$456,250</b>	Shared 3rd Pool	<b>\$456,250</b>
Group Discount	<b>No</b>	Group Discount	<b>No</b>
Payment Option	<b>Lifetime</b>	Payment Option	<b>Lifetime</b>
Modal Factor	<b>Annual</b>	Modal Factor	<b>Annual</b>
Modal Step Rated Incr	<b>N/A</b>	Modal Step Rated Incr	<b>N/A</b>
		<b>Joint Premium</b>	<b>\$4,968.00</b>
<b>Total Premium:</b>	<b>\$4,968.00</b>		

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.