

# Long Term Care Premium Comparison

Date: **03/16/18**

Prepared for: **VB**

State: **FL**  
 Birthdate:  
 Age: **66**

Prepared by:  
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	<b>Mass Mutual, Signature Care MM-500 2013</b>	<b>National Guardian Life EssentialLTC</b>
Tax Qualified	<b>Yes</b>	<b>Yes</b>
Underwriting Class	<b>Sel Prefrd</b>	<b>Preferred</b>
Facility Daily Benefit	<b>\$140</b>	<b>\$140</b>
Facility Benefit Period	<b>3 Years</b>	<b>3 Years</b>
Home Care Daily Benefit	<b>\$140</b>	<b>\$140</b>
Monthly Home Care	<b>Daily</b>	<b>Daily</b>
Home Care Benefit Period	<b>Pooled</b>	<b>Pooled</b>
Inflation Protection	<b>3% Compound</b>	<b>3% Compound</b>
Facility Elimination Period	<b>90 Days</b>	<b>90 days</b>
Nonforfeiture	<b>Contingent</b>	<b>Contingent</b>
Restoration of Benefit	<b>Yes</b>	<b>No</b>
Payment Option	<b>Lifetime</b>	<b>Lifetime</b>
Modal Factor	<b>Annual</b>	<b>Annual</b>
Partnership Plan	<b>Yes</b>	<b>Yes</b>
Gender	<b>Female</b>	<b>Female</b>
Other	Policy Type: <b>Comprehensive</b> Pool of Money: <b>\$153,300.00</b>	Policy Type: <b>Comprehensive</b> Pool of Money: <b>\$153,300</b>
Premium	<b>\$3,563.30</b>	<b>\$5,773.00</b>
Total Premium		
	Tax-qualified plan with pooled benefit.	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.