

PREMIUM CALCULATION

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Policy Benefits You Have Chosen

Prepared For: **Mr. F.**
 State: **OH**
 Age: **64** Birthdate:

Prepared For: **Mrs. F**
 State: **OH**
 Age: **65** Birthdate:

Partnership Plan	No	Partnership Plan	No
Policy Type	Comprehensive	Policy Type	Comprehensive
Gender	Male	Gender	Female
Underwriting Class	Preferred	Underwriting Class	Preferred
Partner Rate Class	Preferred	Partner Rate Class	Preferred
Daily Benefit	\$220	Daily Benefit	\$220
Benefit Period	5 Years	Benefit Period	5 Years
Pool of Money	\$401,500	Pool of Money	\$401,500
Inflation Protection	None	Inflation Protection	None
Elimination Period	90 days	Elimination Period	90 days
HC Elim Period Waiver	No	HC Elim Period Waiver	No
Waiver of Premium HC	Yes	Waiver of Premium HC	Yes
Return of Premium	No	Return of Premium	No
Nonforfeiture	Contingent	Nonforfeiture	Contingent
Joint Applicant Rates	Yes	Joint Applicant Rates	Yes
Shared Care	No	Shared Care	No
Shared 3rd Pool	None	Shared 3rd Pool	None
Group Discount	No	Group Discount	No
Payment Option	Lifetime	Payment Option	Lifetime
Modal Factor	Annual	Modal Factor	Annual
Modal Step Rated Incr	N/A	Modal Step Rated Incr	N/A
		Joint Premium	\$4,818.00
Total Premium:	\$4,818.00		

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.