

PREMIUM CALCULATION

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Policy Benefits You Have Chosen

Prepared For: **Scott**
 State: **WA**
 Age: **55** Birthdate:

Prepared For: **Simonne**
 State: **WA**
 Age: **50** Birthdate:

Partnership Plan	Yes	Partnership Plan	Yes
Policy Type	Comprehensive	Policy Type	Comprehensive
Gender	Male	Gender	Female
Underwriting Class	Preferred	Underwriting Class	Preferred Plus
Partner Rate Class	Preferred Plus	Partner Rate Class	Preferred
Daily Benefit	\$140	Daily Benefit	\$140
Benefit Period	3 Years	Benefit Period	3 Years
Pool of Money	\$153,300	Pool of Money	\$153,300
Inflation Protection	3% Compound	Inflation Protection	3% Compound
Elimination Period	90 days	Elimination Period	90 days
HC Elim Period Waiver	No	HC Elim Period Waiver	No
Waiver of Premium HC	No	Waiver of Premium HC	No
Return of Premium	No	Return of Premium	No
Nonforfeiture	Contingent	Nonforfeiture	Contingent
Joint Applicant Rates	Yes	Joint Applicant Rates	Yes
Shared Care	3rd Pool	Shared Care	3rd Pool
Shared 3rd Pool	\$153,300	Shared 3rd Pool	\$153,300
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 **\$2,911.00**

Total Premium: **\$2,911.00**

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.

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National Guardian Life EssentialLTC

Inflation Protection - 3% Compound

Compound inflation protection is an automatic annual increase in your policy's Daily Benefit and Lifetime Benefit. The annual increase is 3% of your current Benefit, added to your benefit each year. Increases to Lifetime Benefit may be net of any claims paid.

Long-term care costs have increased in the past, and are expected to increase in the future. Inflation protection increases your benefits to keep up with the increased cost of care.

Cost increases are compounded over time; the increase each year is a percentage of last year's cost. Compound Inflation Protection increases benefits each year by a percentage of the previous year's benefit, and thus is more likely to keep up with long-term care costs, compared to simple annual increases.

Client: Scott **Age:** 55 **DOB:** **State:** WA

Partnership Plan	Yes	Waiver of Premium HC	No
Policy Type	Comprehensive	Return of Premium	No
Gender	Male	Nonforfeiture	Contingent
Underwriting Class	Preferred	Joint Applicant Rates	Yes
Partner Rate Class	Preferred Plus	Shared Care	3rd Pool
Daily Benefit	\$140	Shared 3rd Pool	\$153,300
Benefit Period	3 Years	Group Discount	No
Pool of Money	\$153,300	Payment Option	Lifetime
Inflation Protection	3% Compound	Modal Factor	Annual
Elimination Period	90 days	Modal Step Rated Incr	N/A
HC Elim Period Waiver	No		

<u>Age</u>	<u>Daily Benefit</u>	<u>Lifetime Benefit</u>	<u>Joint Premium</u>
55	\$140.00	\$153,300.00	\$2,911.00
58	\$152.98	\$167,515.10	\$2,911.00
61	\$167.17	\$183,048.30	\$2,911.00
64	\$182.67	\$200,021.80	\$2,911.00
67	\$199.61	\$218,569.30	\$2,911.00
70	\$218.12	\$238,836.60	\$2,911.00
73	\$238.34	\$260,983.20	\$2,911.00
76	\$260.44	\$285,183.40	\$2,911.00
79	\$284.59	\$311,627.70	\$2,911.00
82	\$310.98	\$340,524.00	\$2,911.00
85	\$339.82	\$372,099.80	\$2,911.00
88	\$371.33	\$406,603.50	\$2,911.00
91	\$405.76	\$444,306.70	\$2,911.00

Client: Simone **Age:** 50 **DOB:** **State:** WA

Partnership Plan	Yes	Waiver of Premium HC	No
Policy Type	Comprehensive	Return of Premium	No
Gender	Female	Nonforfeiture	Contingent
Underwriting Class	Preferred Plus	Joint Applicant Rates	Yes
Partner Rate Class	Preferred	Shared Care	3rd Pool
Daily Benefit	\$140	Shared 3rd Pool	\$153,300
Benefit Period	3 Years	Group Discount	No
Pool of Money	\$153,300	Payment Option	Lifetime
Inflation Protection	3% Compound	Modal Factor	Annual
Elimination Period	90 days	Modal Step Rated Incr	N/A
HC Elim Period Waiver	No		

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National Guardian Life EssentialLTC

Alternative Premiums

This shows premiums for different choices of benefit levels. You can use the information to choose the best combination of benefits for your policy, given the costs.

Client: **Scott** Age: **55** DOB: State: **WA**

Partnership Plan	Yes	Waiver of Premium HC	No
Policy Type	Comprehensive	Return of Premium	No
Gender	Male	Nonforfeiture	Contingent
Underwriting Class	Preferred	Joint Applicant Rates	Yes
Partner Rate Class	Preferred Plus	Shared Care	3rd Pool
Daily Benefit	\$140	Shared 3rd Pool	\$153,300
Benefit Period	3 Years	Group Discount	No
Pool of Money	\$153,300	Payment Option	Lifetime
Inflation Protection	3% Compound	Modal Factor	Annual
Elimination Period	90 days	Modal Step Rated Incr	N/A
HC Elim Period Waiver	No		

Joint Premiums

Benefit Period	<u>Elimination Period</u>			
	0 days	30 days	90 days	180 days
2 Years	\$3,503.00	\$3,003.00	\$2,502.00	\$2,252.00
3 Years	\$4,076.00	\$3,493.00	\$2,911.00	\$2,620.00
4 Years	\$4,455.00	\$3,818.00	\$3,182.00	\$2,864.00
5 Years	\$4,674.00	\$4,006.00	\$3,338.00	\$3,004.00
6 Years	\$5,457.00	\$4,677.00	\$3,898.00	\$3,508.00

Client: **Simonne** Age: **50** DOB: State: **WA**

Partnership Plan	Yes	Waiver of Premium HC	No
Policy Type	Comprehensive	Return of Premium	No
Gender	Female	Nonforfeiture	Contingent
Underwriting Class	Preferred Plus	Joint Applicant Rates	Yes
Partner Rate Class	Preferred	Shared Care	3rd Pool
Daily Benefit	\$140	Shared 3rd Pool	\$153,300
Benefit Period	3 Years	Group Discount	No
Pool of Money	\$153,300	Payment Option	Lifetime
Inflation Protection	3% Compound	Modal Factor	Annual
Elimination Period	90 days	Modal Step Rated Incr	N/A
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