

Long Term Care Premium Comparison**Date: 10/29/2021**Prepared for: **Peter Planner****Patty Planner**Prepared by: **Bob Vandy**State: **Pennsylvania****Pennsylvania**Age: **55****55**

Birthdate:

Policy	National Guardian Life EssentialLTC 4/1/2021		Mutual of Omaha MutualCare Custom Solution August 2021		National Guardian Life EssentialLTC 4/1/2021	
Client	Peter Planner	Patty Planner	Peter Planner	Patty Planner	Peter Planner	Patty Planner
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Premier	Premier	Select	Select	Premier	Premier
Facility Daily Benefit	\$200	\$200	\$200	\$200	\$200	\$200
Facility Benefit Period	4 Years	4 Years	4.03 Years	4.03 Years	4 Years	4 Years
Home Care Daily Benefit	\$200	\$200	100%	100%	\$200	\$200
Monthly Home Care	Daily	Daily	Monthly	Monthly	Daily	Daily
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled
Inflation Protection	None	None	None	None	3% Compound	3% Compound
Facility Elimination Period	90 days	90 days	90 day	90 day	90 days	90 days
Nonforfeiture	Contingent	Contingent	Contingent	Contingent	Contingent	Contingent
Spouse Premium Waiver	Yes	Yes	No	No	Yes	Yes
Shared Benefit	3rd Pool	3rd Pool	No	No	3rd Pool	3rd Pool
Marital Discount	Both Spouses	Both Spouses	Both Insured	Both Insured	Both Spouses	Both Spouses
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Monthly	Monthly	Monthly PAC	Monthly PAC	Monthly	Monthly
Partnership Plan	No	No	No	No	Yes	Yes
Gender	Male	Female	Male	Female	Male	Female

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Client	Peter Planner	Patty Planner	Peter Planner	Patty Planner	Peter Planner	Patty Planner
Other	Policy Type: Comprehensive Pool of Money: \$292,000 Waiver of Premium HC: Included Joint Applicant Rates: Yes Shared 3rd Pool: \$292,000 Prem on Spouse Death: \$154.00	Policy Type: Comprehensive Pool of Money: \$292,000 Waiver of Premium HC: Included Joint Applicant Rates: Yes Shared 3rd Pool: \$292,000 Prem on Spouse Death: \$253.00	Monthly Benefit: \$6000 Pool of Money: \$290,000 Benefit Period Years: 4.03 Assisted Living: 100% Cash Benefit: 25% Cash Benefit Amount: \$1500	Monthly Benefit: \$6000 Pool of Money: \$290,000 Benefit Period Years: 4.03 Assisted Living: 100% Cash Benefit: 25% Cash Benefit Amount: \$1500	Policy Type: Comprehensive Pool of Money: \$292,000 Waiver of Premium HC: Included Joint Applicant Rates: Yes Shared 3rd Pool: \$292,000 Prem on Spouse Death: \$304.00	Policy Type: Comprehensive Pool of Money: \$292,000 Waiver of Premium HC: Included Joint Applicant Rates: Yes Shared 3rd Pool: \$292,000 Prem on Spouse Death: \$502.00
	Premium: \$317.00	Premium: \$0.00	Premium: \$109.76	Premium: \$182.17	Premium: \$627.00	Premium: \$0.00
	Combined Premium \$317.00		Combined Premium \$291.93		Combined Premium \$627.00	
Description	Tax-qualified plan which may include pooled facility and home care benefits. For Joint Insured applicants the premium shown is for BOTH applicants.		Mutual of Omaha MutualCare Custom Solution August 2021 is a tax-qualified plan with pooled benefits.		Tax-qualified plan which may include pooled facility and home care benefits. For Joint Insured applicants the premium shown is for BOTH applicants.	

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