

# Long Term Care Premium Comparison

Prepared for: **Valued Client**

State: IL  
 Birthdate:  
 Issue Age: 50

	Genworth Privileged Choice *1	John Hancock Custom Care II *2	MetLife Ideal 2 *3	Prudential LTC 3 *4
Tax Qualified	Yes	Yes	Yes	Yes
Underwriting Class	Preferred	Preferred	Preferred	Preferred
Facility Daily Benefit	\$160	N/A	\$160	\$160
Facility Benefit Period	5 Years	5 Years	5 years	5 years
Home Care Daily Benefit	100%	100%	100%	100%
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled
Inflation Protection	Compound	Compound	Compound	Compound
Facility Elimination Period	90 days	90 days	100 days	90 days <b>Calendar Day</b>
Nonforfeiture	No	No	No	No
Restoration of Benefit	No	No	No	Yes <b>Included in base</b>
Survivorship	<b>Included*1</b>	No	No	No
Marital Discount	Both Spouses	Both Spouses	Both Insured	2 Insured 30%
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Annual	Annual	Annual	Annual
Other	Policy Type: <b>Individual Non-Certified Care</b> Monthly Benefit: \$4800	Benefit Type: <b>Monthly Return of prem to age 65</b> Monthly Benefit: \$4800		Home Care Pay Option: <b>Monthly Benefit 40% HHC in allowable in cash</b>
Premium	\$1,392.00	\$1,460.16	\$1,470.24	\$1,483.86
	Genworth Privileged Choice is a Tax-Qualified Plan.	Tax-qualified plan with pooled benefit. Benefits can be daily or monthly.	Tax-qualified plan with pooled facility and home/community care benefit. Benefits are paid monthly.	Tax-qualified plan with pooled benefit.

**Product Features:**

- 1. Genworth:** Price competitive for healthy couples. Non-Certified care, survivorship, 0 day elim., & no claims off-set re: inflation. Genworth offers another product called Classic Select with various available riders.
- 2. John Hancock:** Return of premium to age 65 in base. Innovative underwriting. Cost effective using base benefits.
- 3. MetLife:** Hybrid return of premium rider that is cost competitive. Price competitive in the single market.
- 4. Prudential:** Base includes 40% of HHC allowable in cash, calendar day elim., restoration, and allows increases in coverage.