

Long Term Care Premium Comparison

Date: **06/27/2011**

Prepared for: **Sample Client**
 State: **Texas**
 Age: **55**
 Birthdate:

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| Policy | Prudential LTC3 2005 | Genworth Privileged Choice 2007 | United of Omaha Cash-First | MedAmerica Simplicity II |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Client | Sample Client | Sample Client | Sample Client | Sample Client |
| Tax Qualified | Yes | Yes | Yes | Yes |
| Underwriting Class | Preferred | Preferred | Preferred | Preferred |
| Facility Daily Benefit | \$150 | \$150 | \$150 | \$150 |
| Facility Benefit Period | 3 years | 3 Years | 3 Years | 4 Years |
| Home Care Daily Benefit | 100% | 100% | 100% | \$150 |
| Monthly Home Care | Daily Benefit | Monthly | Monthly | Monthly |
| Home Care Benefit Period | Pooled | Pooled | Pooled | Pooled |
| Inflation Protection | 5% Compound | 5% Compound | 5% Compound | 5% Compound |
| Facility Elimination Period | 90 days | 90 days | 90 Day | 90 day |
| Zero Day HC Elim. Period | No | 0 days | No | No |
| Nonforfeiture | Contingent | Contingent | Contingent | Contingent |
| Return of Premium | No | No | To Age 65 | Less Claims |
| Restoration of Benefit | Yes | No | No | No |
| Survivorship | No | Included | No | No |
| Marital Discount | Both Spouses | Both Insured | Both Insured | Both Insured |
| Payment Option | Lifetime | Lifetime | Lifetime | Lifetime |
| Modal Factor | Monthly EFT | Monthly | Monthly PAC | Monthly |
| Other | Partnership Plan: Yes Lifetime Maximum: \$164,250 Cash Alternative Benefit: 40% Spousal Discount: Both Insured | Partnership Plan: Yes Policy Type: Individual Monthly Benefit: \$4500 Benefit Period: 3 Years Maximum Benefit: \$162,000.00 | Partnership Plan: Yes Pool of Money: \$175,000 Monthly Benefit: \$4500 Benefit Period Years: 3.2 Assisted Living: 100% Cash First Amount: \$1,800 Cash Benefit: 40% Rate Guarantee: 5 Years | Policy Type: Comprehensive Pool of Money: \$200000 Monthly Benefit: \$4500 Facility Monthly Benefit: \$4500 HC Monthly Benefit: \$4500 |
| Premium | \$112.81 | \$106.31 | \$118.79 | \$249.22 |
| Description | Tax-qualified plan with pooled benefit. | Genworth Privileged Choice is a Tax-Qualified Plan. | United of Omaha Cash First is a Tax Qualified plan with pooled benefits. | MedAmerica Simplicity II is a tax-qualified plan with a monthly benefit and a pool of money. |