

LTC: Carrier Features

Company	Ratings	Type of Policy	Type of Elimination Period	Return of Premium	Niche Market	International Coverage
Genworth PC Flex II	A.M. Best: A- S & P: A- Moody's: A3 Comdex: 74	Daily Reimbursement Monthly Reimbursement	Service Day Calendar Day	Limited: Rider must be in force for 10 consecutive years, minus claims paid	Name recognition and 4 underwriting classes	Priv. Choice Flex – NH 50% of the daily or monthly benefit for up to 4 years; HHC 25% of the daily or monthly benefit for 365 days
John Hancock CCIII	A.M. Best: A+ S & P: AA- Moody's: A1 Comdex: 93	Daily Reimbursement Monthly Reimbursement	Service Day	Built-in prior to age 65 base policy	CPI Inflation Benefit Builder	100% of the LTC benefit for a maximum of 1 year
Mutual of Omaha MutualCare Solutions	A.M. Best: A+ S & P: A+ Moody's: A1 Comdex: 91	Monthly Reimbursement	Calendar Day	Limited: Minus claims Limited: Minus claims if death before age 65	Built-in cash benefit of 30% coverage and uninsurable spouse rider Professional HHC rider	12x the maximum monthly benefit cash if confined to NH or ALF
Transamerica TransCare III	A.M. Best: A+ S & P: AA- Moody's: A1 Comdex: 93	Daily Reimbursement Monthly Reimbursement	Service Day	Limited: Minus claims paid Built-in prior to age 67 base policy	4 underwriting classes; multi-life program to include enrollment team; 10x the max daily benefit as cash benefit	Will pay the cash benefit if a USA licensed health care provider determines eligibility

For Insurance Professional Use Only — not intended for use in solicitation of sales to the public. Products and programs offered through Tellus are not approved for use in all states. 10.13

Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value.

Copyright © 2013 Tellus Brokerage Connections