

# LTC Landscape Overview **Compact States**



LTC and Life Insurance with LTC rider - Linked Benefits

Policy features and premiums at a \$6,000 per month, 4 year LTC benefit.

Product Type and Carrier	LTC Ins. Genworth PC Flex3	LTC Ins. John Hancock CC III	LTC Ins. LifeSecure II	LTC Ins. MOO Secure Solution	LTC Ins. TransCare III	Life & LTC Rider NatWide No-Lapse GUL	Link Bnft State Life AC IV Ind policies	Link Bnft State Life AC IV Jnt 2nd To Die Pol	Life & LTC Rider NatWide No-Lapse GUL	Link Bnft NatWide Care Matters Ind Pol	Link Bnft MGD-II Basic, Ind Policies	Link Bnft State Life AC IV Ind policies	Link Bnft State Life AC IV Jnt 2nd To Die Pol	Life & LTC Rider NatWide No-Lapse GUL	Link Bnft Genworth TLC Ind Policies	Link Bnft NatWide Care Matters Ind Pol	Link Bnft MGD-II Basic, Ind Policies	Link Bnft State Life AC IV Ind policies	Link Bnft State Life AC IV Jnt 2nd To Die Pol
Mthly LTC Bnft	\$6k	\$6k	\$6k	\$6k	\$6k	\$6k	\$6k	6K	\$6k	\$6k	\$6k	\$6k	6K	\$6k	\$6k	\$6k	\$6k	\$6k	6K
LTC Bnft Pool	\$288K	\$292K	\$300K	\$288K	\$292K	\$300K	\$300K	\$300K	\$300K	\$288K	\$288K	\$300K	\$300K	\$300K	\$288K	\$288K	\$288K	\$300K	\$300K
LTC Bnft Period	4 yrs	4 yrs	4.2 yrs	4 yrs	4 yrs	4.2 yrs	4yrs	4.2yrs	4.2 yrs	4 yrs	4 yrs	4.2yrs	4.2yrs	4.2 yrs	4yrs	4 yrs	4 yrs	4.2yrs	4.2yrs
DB- Female	\$0	\$0	\$0	\$0	\$0	\$300K	\$150K	\$150K	\$300K	144K	144K	\$150K	\$150K	\$300K	\$182K	144K	144K	\$150K	\$150K
DB- Male	\$0	\$0	\$0	\$0	\$0	\$300K	\$150K		\$300K	144K	144K	\$150K		\$300K	\$173K	144K	144K	\$150K	
Residual DB	\$0	\$0	\$0	\$0	\$0	\$30K	\$0	\$0	\$30K	\$28,800	\$7,200	\$0	\$0	\$30K	\$14,400	\$28,800	\$7,200	\$0	\$0
Guaranteed Net Surrender Value- F	\$0	\$0	\$0	\$0	\$0	\$0	\$123	\$203	\$0	\$106,141	\$76,464	\$82,572	\$78,697	29,092	\$66,600	\$93,969	\$65,815	\$75,803	\$66,942
Guaranteed Net Surrender Value- M	\$0	\$0	\$0	\$0	\$0	\$0	\$152		\$0	\$121,110	\$83,672	\$91,829		37,530	\$70,133	\$109,547	\$72,019	\$85,139	
Inflation	none	BB	GPO	none	Deferred	none	none	none	none	none	none	none	none	none	none	none	none	none	none
EP- Facility Care	90 Days	90 Days	90 Days	90 Days	90 Days	90 Days	60 Days	60 Days	90 Days	90 Days	0 Days	60 Days	60 Days	90 Days	90 Days	90 Days	0 Days	60 Days	60 Days
EP- Home Care	90 Days	90 Days	90 Days	90 Days	0 Days	90 Days	30 Days	30 Days	90 Days	90 Days	0 Days	30 Days	30 Days	90 Days	0 Days	90 Days	0 Days	30 Days	30 Days
Type of EP	Calendar	Service	Calendar	Calendar	Calendar	Service	Service	Service	Service	Calendar	NA	Service	Service	Service	Service	Calendar	NA	Service	Service
Reimbursement Indemnity	Reimb	Reimb	Reim and up to 50% of PoC	100% Reim or 30% Indemty	100% Reim or 30% Indemty	Indemty	Reimb	Reimb	Indemty	Indemty	Reimb	Reimb	Reimb	Indemty	Reimb	Indemty	Reimb	Reimb	Reimb
Can Rate Increase	yes	yes	yes	yes	yes	no	no	no	no	no	no	no	no	no	no	no	no	no	no
Payment Period	Life Pay	Life Pay	Life Pay	Life Pay	Life Pay	Life Pay	Life Pay	Life Pay	10 Pay	10 Pay	10 Pay	10 Pay	10 Pay	1 Pay	1 Pay	1 Pay	1 Pay	1 Pay	1 Pay
Single Prem- F	\$3,880	\$3,284	\$2,846	\$2,803	\$3,056	\$5,790	\$5,280	NA	\$11,296	\$10,614	\$9,558	\$10,008	NA	\$93,579	\$81,227	\$93,969	\$82,269	\$87,550	NA
Single Prem- M	\$2,534	\$3,284	\$1,898	\$1,726	\$2,006	\$6,857	\$6,324	NA	\$13,407	\$12,111	\$10,459	\$11,199	NA	\$114,550	\$86,118	\$109,547	\$90,024	\$96,886	NA
Total Prem Couple	\$4,279	\$3,832	\$3,321	\$3,170	\$3,895	\$12,647	\$11,604	\$5,031	\$24,703	\$21,588	\$19,319	\$21,207	\$10,008	\$208,129	\$161,354	\$193,341	\$166,291	\$184,436	\$86,855

- This illustration is intended to demonstrate the general range of features, premiums.
- The target benefit in this overview is to illustrate a \$6,000 LTC per month benefit.
- The state of North Carolina was used to generate sample quotes for illustrative purposes only.
- Other states may have different products, options and premiums.
- Health rates used, target average health: Standard, Standard Non-smoker or Non-smoker Plus.
- The age used to generate samples benefits and premiums is age 60 for both male and female.

PoC= Plan of Care: 50% of unused Monthly Benefit available as Flexible Benefit which is not restricted by definition of covered expenses.

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