

Long Term Care Premium Comparison

Date: **03/27/09**

Prepared for: **Valued Client**

Prepared by:
Special Service Agency

State: VA
 Birthdate:
 Issue Age: 60

| | Mutual of Omaha, LTC II One Max | John Hancock Custom Care II Enhanced | MetLife Ideal 2 | Prudential LTC 3 | Genworth Classic Select 2007 | Allianz Generation Protector II |
|-----------------------------|---|--|---|--|---|---|
| Tax Qualified | Yes | Yes | Yes | Yes | Yes | Yes |
| Underwriting Class | Preferred | Preferred | Preferred | Preferred | Preferred | Preferred |
| Facility Daily Benefit | \$150 | \$150 | \$150 | \$150 | \$150 | \$150 |
| Facility Benefit Period | 5 Years | 5 Years | 5 years | 5 years | 5 Years | 5 years |
| Home Care Daily Benefit | \$150 | 100% | 100% | 100% | 100% | 100% |
| Monthly Home Care | No | Daily | Monthly | Daily Benefit | Daily | Daily Benefit |
| Home Care Benefit Period | Pooled | Pooled | Pooled | Pooled | Pooled | Pooled |
| Inflation Protection | Compound | Compound | Compound | Compound | Compound | Compound |
| Facility Elimination Period | 90 Day | 90 days | 100 days | 90 days | 90 days | 90 days |
| Zero Day HC Elim. Period | Yes | Yes | Yes | No | Yes | Yes |
| Nonforfeiture | Contingent | Contingent | Contingent | Contingent | Contingent | Contingent |
| Return of Premium | No | To Age 65 | No | No | No | No |
| Restoration of Benefit | Yes | Yes | Yes | Yes | Yes | Yes |
| Marital Discount | Both Spouses | Both Spouses | Both Insured | Both Spouses | Both Spouses | Both Spouses |
| Payment Option | Lifetime | Lifetime | Lifetime | Lifetime | Lifetime | Lifetime |
| Modal Factor | Annual | Annual | Annual | Annual | Annual | Annual |
| Other | Partnership Plan: Yes Pool of Money: \$273,750.00 Policy Type: Integrated 100% | Partnership Plan: Yes Benefit Type: Daily Maximum Benefit: \$273,750.00 | Partnership Plan: Yes Pool of Money: \$273,750 | Partnership Plan: Yes Lifetime Maximum: \$273,750 Spousal Discount: Both Insured | Partnership Plan: Yes Policy Type: Individual Maximum Benefit: \$273,750.00 Benefit Type: Daily | |
| Premium | \$1,849.47 | \$2,179.63 | \$2,269.39 | \$1,831.83 | \$1,830.05 | \$2,058.01 |
| Total Premium | | | | | | |
| | Mutual of Omaha, LTC I is a Tax and non-Tax Qualified plan with pooled benefits. | 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. | Genworth Classic Select is a Tax-Qualified Plan with a pooled benefit. | Allianz Generation Protector II is a tax-qualified plan with pooled benefits. |

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