

	Genworth Privileged Choice Flex 3 Enchanced	Mutual of Omaha Custom Solution	National Guardian Life EssentialLTC	Thrivent	TransAmerica TransCare III	United Security Assurance LifeStyle Solutions
A.M Best Rating	B-	A+	A-	A++	A+	C-
Issue Ages	Ages 40-75	Ages 30-79	Ages 40-79 (age nearest)	Ages 18-79	Ages 18-79	Ages 40-85
Partner/Spouse Discounts	Built into pricing structure 15% discount if 1 applies/issued	30% both insured., 15% one insured, plus 15% good health	Joint rates based on female rates at older insured's age, Single rates	20% both insured, 5% one insured, plus 10% good health	30% both insured, 15% one insured, plus 10% good health	20% both insured, 15% one insured, plus 10% good health
Market Niche	enhancements were made to the existing Privileged Choice Flex 3 plan to improve its comprehensive position and increase consumer value	First-day cash + traditional re- imbursement in one policy. All benefits paid on a monthly basis, with client-oriented built-in features & benefits that emphasize flexibility and can fit almost any budget	Designed as a stand-alone LTCi policy with riders that encompass all the benefits of a combo product. 10 pay option & lifetime/unlimited benefit	A comprehensive product that helps pay for care and protect income and savings. 10 pay option available Will consider over 50 units of insulin	TQ plan with built in cash benefit, 0-day EP for HHC & ADC, 3 year rate guarantee and ROP before age 67. Valuable protection for life's unexpected events.	LSS is a TQ plan with 4 UW classes. In addition, LSS-select can provide coverage to clients who may not medically qualify elsewhere
Cash Availability	None	Cash - 40% of monthly HHC No bills to submit No elimination period	None, reimbursement only	10% of max. benefit with fac.care 15% of max. benefit with HHC Requires EP, 5 days of care/month	Cash - 33% of monthly HHC No elimination period	None
Informal Care Provided by Friends & Family	Informal HHC option pays homemaker and chore care up to 50% of HHC maximum	monthly cash paid, no bills to submit when partners, friends, family provide care. No EP	Excluded unless family member is licensed or regular employee of HHC agency	Excluded unless family member is licensed or regular employee of HHC agency, cash benefit	Yes, if receiving their cash benefit	Excluded unless family member is licensed or regular employee of HHC agency
Benefit Dollar Range	Daily: \$50-\$300 or Monthly: \$1500-\$9000	\$1500-\$10,000 (\$50 increments)	Daily: \$50-\$300 (\$10 increments)	\$1500-\$15,000 (\$100 increments)	Daily: \$50-\$500 (\$10 increments)	Daily: \$50-\$350 (\$10 increments)
Benefit Period or Maximum Policy Amount	1,2,3,4 or 5 years	\$50,000-\$500,000 (\$500 increments equalling between 2.08 and 8.33 years)	2 and 3 years - optional benefit extension riders available resulting in 4,5,6 year or lifetime	24,36,48,60 or 96 days	1,2,3,4,5, or 6 years or \$18,250-\$1,095,000 (\$500 increments)	1,2,3,4 or 5 years
Elimination Period Options	30,90,180 or 365 days Service day Optional Calendar day rider	0,30,60,90,180 or 365 days Calendar day	0,30,90,180 days Service day	30,90 or 180 days	0,30,60,90,180 or 365 days Calendar day	40, 90, 120, or 180 Calendar day
Inflation Options	2%, 3%, 4%, 5% Compound 5% Simple, 3% FPO Increase coverage option	Lifetime: 1%-5% compound in .25% increments 10,15,20 year with buy-ups	3% or 5% compound or 3% or 5% step rated	1%,2%,3%,4%,5% compound Flexible increase benefit	Deferred. Step-rated 3% or 5% Tailored, Compound 5%	Compound: 3% or 5% Simple: 3% or 5%
Optional Riders	0-day HHC EP Waiver, Nonforfeiture, monthly benefits, calendar day EP rider, ALF & HHC options 50%, increase coverage option, informal HHC option, optional waiver of prem, shared benefit rider; includes shared care and joint waiver of premium	0-day HHC EP waiver, 200% Prof. HHC, Nonforfeiture, Shared Care, Joint Waiver of Premium, Survivorship, Security (Uninsured Partner), ALF & HHC Options: 50%, 75%, Return of premium death benefit (less claims), 3x MMB, death before age 65, death at any age	Premium: Single-pay, 10-pay, lifetime, benefit extension riders (extends 3 year to 4,5,6 or lifetime), waiver of premium, (for HHC), first day HCCS rider, shared benefit amount, return of premium (full or limited), Facility only or comprehensive, Non- forfeiture	Waiver of EP for HHC & ADC Cash Benefit, Return of Premium upon death, shared care, survivorship, nonforfeiture 10 Pay option 5 year rate guarantee	EP Credit rider, monthly benefits, nonforfeiture, full restoration of benefits, shared care, joint waiver of premium, return of premium death benefit	Nonforfeiture, (HHC & ADC 100% of daily benefit) LSS-Select \$50-\$150/day (\$10 increments) 1 year; 90,120, or 180 EP 1 or 2 year 120 or 180 EP 1,2, or 3 year 180 EP HHC & ADC 50% of daily benefit
State Availability (Options vary by State)	All states except: CA,FL,HI,MA,MT,NH,VT	All 50 states	All states except: CA,HI,MT, NY	All states except: CT, NY	All states except: AZ,CT,DC,IN,MA,MT,ND,NY,SD	Only available in: AZ,CO,GA,IL, IN,KY,LA,MD,MO,NC,ND,NE, OK,PA,SC,SD,TX,WA

** State variations apply. Please read
specimen policy for specifics.



We are here to help!
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