



long term care

# LTC Landscape Overview | Compact States

## Traditional LTC, Life Insurance with LTC rider and Linked Benefits

Policy features and premiums at a \$6,000 per month, 4 year LTC benefit at age 60.

LTC Product Type and Carrier	LTCi National Guardian Life (NGL) EssentialLTC	LTCi Mutual of Omaha (MOO) Custom Solution	LTCi Transamerica Trans Care III <sup>1</sup>	Life w/ LTC Nationwide (NW) No Lapse GUL Ind Policies	Lnk Bnft <sup>2</sup> OneAmerica (OA) AC <sup>3</sup> IV AC <sup>4</sup> Ind policies	Lnk Bnft OA AC <sup>3</sup> IV Joint 2 <sup>nd</sup> to die	LTCi NGL EssentialLTC	Life w/ LTC NW No Lapse GUL	Lnk Bnft NW Care Matters Ind Policies	Lnk Bnft MG II <sup>4</sup> Basic 80% ROP Ind policies	Lnk Bnft OA AC <sup>3</sup> IV Ind policies	Lnk Bnft OA AC <sup>3</sup> IV - Joint 2 <sup>nd</sup> to die	LTCi NGL EssentialLTC	Life w/ LTC NW No Lapse GUL	Lnk Bnft NW Care Matters Ind policies	Lnk Bnft MG II <sup>4</sup> Basic 80% ROP Ind policies	Lnk Bnft Securian SecureCare Ind Policies	Lnk Bnft OA AC <sup>3</sup> I Ind policies	Lnk Bnft OA AC <sup>3</sup> I - Joint 2 <sup>nd</sup> to die	
Monthly/Daily LTC Benefit	\$200 (Daily)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	\$200 (Daily)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Daily)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	\$6K (Monthly)	
LTC Benefit Pool	\$292K	\$288K	\$292K	\$300K	\$300K	\$300K	\$292K	\$300K	\$288K	\$288K	\$300K	\$300K	\$292K	\$300K	\$288K	\$288K	\$288K	\$300K	\$300K	
LTC Benefit Period	4 yrs.	4 yrs.	4 yrs.	4.2 yrs.	4 yrs.	4.2 yrs.	4 yrs.	4.2 yrs.	4 yrs.	4 yrs.	4.2 yrs.	4.2 yrs.	4 yrs.	4.2 yrs.	4 yrs.	4 yrs.	4	4.2 yrs.	4.2 yrs.	
DB <sup>5</sup> Female (F)	\$0	\$0	\$0	\$300K	\$150K	\$150K	\$0	\$300K	\$144K	\$144K	\$150K	\$150K	\$0	\$300K	\$144K	\$144K	\$144K	\$144K	\$150K	\$150K
DB <sup>5</sup> Male (M)	\$0	\$0	\$0	\$300K	\$150K		\$0	\$300K	\$144K	\$144K	\$150K		\$0	\$300K	\$144K	\$144K	\$144K	\$144K	\$150K	
Residual DB	\$0	\$0	\$0	\$30K	\$0	\$0	\$0	\$30K	\$28,800	\$7,200	\$0	\$0	\$0	\$30K	\$28,800	\$7,200	\$10K	\$0	\$0	
Guaranteed Net Survival Value - F	\$0	\$0	\$0	\$0 1 <sup>st</sup> yr.	\$510 1 <sup>st</sup> yr.	\$720 1 <sup>st</sup> yr.	\$0 After 10-Pay	\$0 After 10-Pay	\$106,141 After 10-Pay	\$85,344 After 10-Pay	\$84,686 After 10-Pay	\$77,987 After 10-Pay	\$0	\$33,356 1 <sup>st</sup> yr.	\$75,559 1 <sup>st</sup> yr.	\$69,190 1 <sup>st</sup> yr.	\$77,273 1 <sup>st</sup> yr.	\$85,659 1 <sup>st</sup> yr.	\$66,942 1 <sup>st</sup> yr.	
Guaranteed Net Survival Value - M	\$0	\$0	\$0	\$0 1 <sup>st</sup> yr.	\$486 1 <sup>st</sup> yr.		\$0 After 10-Pay	\$0 After 10-Pay	\$109,739 After 10-Pay	\$83,136 After 10-Pay	\$94,035 After 10-Pay		\$0	\$42,855 1 <sup>st</sup> yr.	\$85,691 1 <sup>st</sup> yr.	\$71,454 1 <sup>st</sup> yr.	\$80,458 1 <sup>st</sup> yr.	\$96,209 1 <sup>st</sup> yr.		
Inflation	none	none	Deferred	none	none	none	none	none	none	none	none	none	none	none	none	none	none	none	none	none
EP <sup>6</sup> - Facility Care	90 Days	90 Days	90 Days	90 Days	60 Days	60 Days	90 Days	90 Days	90 Days	0 Days	60 Days	60 Days	90 Days	90 Days	90 Days	0 Days	90 Days	60 Days	60 Days	
EP <sup>6</sup> - Home Care	90 Days	90 Days	0 Days	90 Days	30 Days	30 Days	90 Days	90 Days	90 Days	0 Days	30 Days	30 Days	90 Days	90 Days	90 Days	0 Days	90 Days	30 Days	30 Days	
Type of EP <sup>6</sup>	Service	Calendar	Service	Service	Service	Service	Service	Service	Calendar	Calendar	Service	Service	Service	Service	Calendar	Calendar	Calendar	Service	Service	
Reimbursement or Indemnity	Reimb	100% Reimb or 40% Indm	100% Reimb or 30% Indm	Indm	Reimb	Reimb	Reimb	Indm	Indm	Reimb	Reimb	Reimb	Reimb	Indm	Indm	Reimb	Indm	Reimb	Reimb	
Premium Guaranteed	no	no	no	yes	yes	yes	no	yes	yes	yes	yes	yes	no	yes	yes	yes	yes	yes	yes	
Age Range	40 - 79	30 - 79	18 - 79	18 - 85	40 - 80	40 - 80	40 - 79	18 - 85	40 - 75	40 - 79	40 - 80	40 - 80	40 - 79	18 - 85	40 - 75	40 - 79	40 - 75	40 - 80	40 - 80	
Payment Period	Life Pay	Life Pay	Life Pay	Life Pay	Life Pay	Life Pay	10 Pay	10 Pay	10 Pay	10 Pay	10 Pay	10 Pay	1 Pay	1 Pay	1 Pay	1 Pay	1 Pay	1 Pay	1 Pay	
Single Premium F	\$2,752	\$2,822	\$4,385	\$5,836	\$6,339	NA	\$5,697	\$11,555	\$10,614	\$10,680	\$11,429	NA	\$54,610	\$101,778	\$89,494	\$86,487	\$86,121	\$97,407	NA	
Single Premium M	\$1,738	\$1,726	\$2,877	\$6,921	\$7,481	NA	\$3,707	\$13,625	\$10,974	\$11,017	\$12,780	NA	\$35,538	\$124,777	\$99,588	\$89,317	\$88,838	\$107,956	NA	
Total Premium Couple	\$2,752	\$3,170	\$5,083	\$12,757	\$13,820	\$6,145	\$5,697	\$25,180	\$20,508	\$20,427	\$24,209	\$11,765	\$54,610	\$226,555	\$179,629	\$165,604	\$169,058	\$205,363	\$96,122	

• This illustration is intended to demonstrate the general range of features, premiums.  
 • The state of NC 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 sample benefits and premiums is age 60 for both male and female.

<sup>1</sup>Transamerica TransCare III  
<sup>2</sup>OneAmerica/State Life - Asset Care  
<sup>5</sup>Death Benefit

<sup>3</sup>Linked Benefits  
<sup>4</sup>Lincoln MoneyGuard  
<sup>6</sup>Elimination Period

updated 07.28.17

