

## Long Term Care Policy Comparison

5/20/2008

Prepared for:  
John Doe, 58, Arizona

Prepared by:  
Insurance Agent

Company	Genworth	Great American	John Hancock Life Insurance Co	MedAmerica	MetLife	Prudential
Policy	Privileged Choice	FlexibleBenefit LTC 4LTCIP0001	Custom Care II LTC-03	Simplicity ii	VIP2-Ideal	LTC3

### OVERVIEW OF PLAN

Parent Company	Genworth Financial, Inc.	N/A	Manulife Financial Corporation	Excellus, Inc.	N/A	N/A
First date sold	7/2003	03/2006	10/2003	04/2007	01/2005	03/2005
First write comprehensive LTC	1989	1999	1987	1987	1986	1999
Inforce LTC Premium(in millions)	1, 656	29. 5	1, 302. 8	134. 1	877. 7	153. 9
Company Assets (in millions)	110, 871	9, 000	71, 776	874	527, 715	454, 266
Facility Only Policy	None	None	None	Facility Only Rider allows benefits to be paid only if receive services in a Qualified Facility.	A Facilities Only policy also available.	None
Home Care Only Policy	None	None	None	Community Only Rider allows benefits to be paid only if services are NOT received in a Qualified Facility.	None	None
Last review by insurer	1/2008	3/2008	1/2008	1/2008	1/2008	1/2008
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Issue ages	18-79	18-89	18-84	18-85	18-84	18-79

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### FINANCIAL RATINGS

Standard and Poors Rating	AA-	A	AAA	A-	AA	AA-
Moody Rating	Aa3	A3	Aa1	N/A	Aa2	Aa3
A. M. Best Rating	A+	A	A++	A-	A+	A+
Fitch Rating	AA-	A+	AA+	N/A	AA	AA
TheStreet. com Rating	C+	C	A-	C	B+	B
Percentile Rating	40	28	79	20	62	49

### PREMIUMS & DISCOUNTS

Premium Classes	Preferred, Standard Preferred discount is 20% but limited to 10% if insured also qualifies for couples discount.	Preferred (. 85), Standard (1. 0), Select 1 (1. 1), Select 2 (1. 25) (smoker rate), Select 3 (1. 5)	Preferred, Select, Class I, II. Combination of good health and partner discount limited to 40%.	Preferred, Standard. Preferred discount is 10%.	Preferred, Standard, Rated Preferred Health discount not allowed with 10% Group discount.	Preferred, Standard I, Standard II.
Spousal discount (2/2; 2/1; 1/1)	40%/25%/0%	30%/15%/15%	30%/15%/15% Combination of good health and partner discount limited to 40%.	40%/20%/20%	30%/15%/15% Also applies to Domestic Partners where permitted by State Law.	30%/15%/15%.

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Disc for unrelated live together	40%/25%/0%. Couples discount applies to 2 people living together in committed relationship unless they are from different generations of same family.	0%/0%/0%	30%/15%/15%. Partners discount applies to partners of same or opposite sex and family members of same generation who have lived together 3 yrs or longer. Combination of good health and partner discount limited to 40%.	40%/20%/20%. Discount offered to Care Partners, who are spouses or domestic partners. Domestic Partners are persons of same or opposite sex in an exclusive, committed relationship that have lived together at least 12 months.	15%/0%/0%	30%/15%/15%. Applies to partners of same or opposite sex, living together at least 12 months.
Disc for family live together	40%/25%/0%. Couples discount applies to 2 people living together in committed relationship unless they are from different generations of same family.	0%/0%/0%	30%/15%/15%. Applies to family members of same generation who have lived together 3 yrs or longer. 5% family discount will apply in addition to partners discount if 3 members of family own policy. Combination of good health and partner discount limited to 40%.	0%/0%/0%	15%/0%/0%	30%/15%/15%. Applies to siblings, parent/child and other familial relationships.
Endorsed Group Discount	5%	5% Non-Prof Assoc; 10% Assoc, Emp	5%	10% affiliation, 10% Employer*	5, 10%	5, 10% Employer Sponsored/5% Affil.
Minimum Group Size	4	5	5; 10/Association	1 affiliation, 10 Employer*	3	10 Employer Sponsored/ 5 Affil.

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Rate Guarantee	No	3 years built-in; 5, 10, 15, 20 years optional rate guarantees. With paid to 65 accelerated payment plan, 4-20 year optional rate guarantees available.	No	No	No	1 year
Max Company Premium Increase (%)	12	No increase	No increase	No increase	No increase	No increase
Accelerated Payment Options	10 years, to age 65	Single with built-in Graded Return of Premium if death occurs before 5th policy year. 5 years with built-in Graded Return of Premium if death occurs before 5th policy year. 10 years, 15 years, 20 years. Paid up at age 65.	10 years, to age 65	2 options: 10 years to age 65	4 options: 10 year/to age 65 10 year Double-Pay First Year Option - insured pays 2X the premium amount in the first year in return for 10% to 13% (depending on age) reduction in premium each following year. Reduced-Pay at 65 Option- insured pays more than regular premium amount up to age 65, then pays half pre-age 65 premiums after age 65.	3 options: 10 years Paid up at age 65 Premium Reduced at age 65 - insured pays more than regular premium up to age 65, then pays half pre-age 65 premiums after age 65.
Application Fee	None	None	None	None	None	None

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### NURSING HOME BENEFITS

NH daily/monthly benefit	1, 500-12,000/month	50-400/day	50-500/day or 1, 500-15, 000/month	1, 500-16,000/month.	50-400/day	50-500/day. 150% HC Benefit only available with Facility Daily Benefit up to \$350/day.
NH indemnity benefit	Reimbursement	Reimbursement, Indemnity with Rider	Reimbursement	Cash Benefit	Reimbursement	Reimbursement
Total NH benefit	2, 3, 4, 5, 6, 8, 10 yrs, Life	1, 1. 5, 2, 2. 5, 3, 3. 5, 4, 4. 5, 5, 6, 7, 8 yrs, Life	2, 3, 4, 5, 6, 10 yrs, Life	100, 000, 200, 000, 300, 000, 500, 000, 1, 000, 000	2, 3, 4, 5, 7 yrs, Life 2 yr benefit period N/A in this state.	2, 3, 4, 5, 6, 10 yrs, Life

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Benefits for Age 80+	Not applicable	Maximum daily benefit \$300 for 80-89. Maximum benefit period 4 years for 80-89. Minimum elimination period 100 days for 80-89.	Max daily benefit \$250 for 80-84. Maximum monthly benefit \$7500 for 80-84. Benefit period 2, 3 years for 80-84. Elimination period only 90, 180 or 365 days for 80-84. No Shared Care rider, waiver of EP for HHC rider, Family Care rider, Return of Premium on Death, Enhanced Return of Premium on Death rider, Double Coverage for Accident benefit, or Restoration of Benefits rider for 80-84.	All options available	No lifetime benefit for age 80 and older.	Not applicable
Elimination periods, NH	30, 90, 180 days	30, 60, 100, 180, 365 days	30, 60, 90, 180, 365 days	30, 60, 90, 180 days	20, 45, 100 days	30, 60, 90, 120, 180, 365 days
Accumulation period	Lifetime	No	Lifetime	Lifetime	Lifetime	Unlimited
Elimination one-time	Yes	Yes	Yes	Yes	Yes	Yes

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NH Waiver of Premium	Premiums are waived when benefits begin. Does not apply if receiving international coverage benefit.	Premiums are waived when benefits begin.	Premiums are waived when benefits begin.	Premiums are waived when benefits begin.	Premiums are waived on the first day of the month following the start of benefits.	Premiums are waived the day following the day elimination period is satisfied.
Bed Reservation for Hospital	60	30	60	Unlimited	50	60
Bed Reservation for Any Reason	60	30	60	Unlimited	50	60

### ASSISTED LIVING BENEFIT

% for Assisted Living Facility	100%	50, 75, 100%	100%	100%	100%	100%
ALF Elimination Period	Same as Nursing Home	Same as Nursing Home	Same as Nursing Home	Same as Nursing Home	Same as Nursing Home	Same as Nursing Home
ALF Waiver of Premium	Premiums are waived when benefits begin. Does not apply if receiving international coverage benefit.	Premiums are waived when benefits begin.	Premiums are waived when benefits begin.	Premiums are waived when benefits begin.	Premiums are waived the first day of the month following start of benefits.	Premiums are waived the day following the day elimination period is satisfied.

### HOME CARE COVERAGE

Home health care covered	Policy	Policy	Policy	Policy	Policy	Policy
Adult day care %	100%	100%	100%	100%	100%	100%
Respite care days per year	up to monthly max/yr	30 @ 100% NHDB w Care Coord	21 @ 100%	100% of HC cash benefit	21 @ 100%	21 @ 100% of FDB
Hospice care %	100%	100%, up to 180 days	100%	100%	100%	100% FDB

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Equipment amount	2X Monthly maximum	With Monthly Cash Benefit Alternative	Provided under built-in Stay at Home Benefit, with 30X NHDB lifetime maximum.	Paid under Cash Benefit	<p>Transition Expense Allowance pays charges incurred for covered expenses during or after the waiting period. Can be used for prescription drugs, home modifications, emergency response system or durable med equipment. Paid up to 15X DB lifetime max.</p> <p>Payment reduces lifetime benefit.</p> <p>HC Elim Period Waiver Rider and Calendar Day Rider include 50X NHDB lifetime benefit for Supplemental items such as durable med equipment or home modifications.</p> <p>Payment will reduce total lifetime benefit.</p>	<p>Home Support Services Benefit offers lifetime max of 50X FDB for assistive devices, home modifications, durable medical equipment, emergency response system, caregiver training and transportation services.</p> <p>Home Support Services Benefit can be paid without regard to elim period. Reimbursement for these services can be made in addition to payments for care without regard to daily or monthly maximums.</p>

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Drugs/meds amount	None	Rider pays 1X, 2X or 3X NHDB monthly for drugs while in Nursing Home.	Drugs may be paid under Additional Cash Benefit Rider.	Paid under Cash Benefit	Transition Expense Allowance pays charges incurred for covered expenses during or after the waiting period. Can be used for prescription drugs, home modifications, emergency response system or durable med equipment. Paid up to 15X DB lifetime max. Payment reduces lifetime benefit.	If the built-in Cash Alternative Benefit is exercised, these funds can be used to purchase drugs. The Cash Benefit Rider or Flexible Cash Benefit Rider can be used to pay for drugs.

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Other home care benefits	Chore Services; In-home safety devices; home delivered meals; rental of emergency medical response devices may be covered under Alternate Plan of Care.	<p>Monthly Cash Benefit Alternative pays cash monthly benefit of 10X HCDB plus pays the costs of professional HC services. Total monthly benefit will not exceed HCDB X the number of days in the month.</p> <p>Enhanced Home Health Care Rider includes:</p> <p>Payment for Therapeutic Devices if approved by Personal Care Advisor.</p> <p>Payment for Home Modification if approved by Personal Care Advisor.</p> <p>Payment for Medical Alert System if approved by Personal Care Advisor.</p> <p>Maximum Lifetime Benefit is 50X HCDB for each of above.</p> <p>Maximum monthly</p>	<p>Under Stay at Home Benefit (a built-in feature), expenses paid for home modifications, durable medical equipment, caregiver training, home safety checks, provider care checks and medical alert systems. The amount paid is equal to 30x DB on a lifetime basis.</p> <p>The benefit is not subject to the elim period and does not reduce policy limit.</p>	Paid under Cash Benefit	<p>Supportive Services and Specialized Transportation to receive LTC services paid at 1X HCDB monthly. Supportive Services include shopping, laundry, meal prep, Meals on Wheels, and light housekeeping.</p> <p>Payment reduces Lifetime Benefit.</p> <p>Transition Expense Allowance- pays charges incurred for covered expenses during or after the waiting period. Can be used for prescription drugs, home modifications, emergency response system or durable med equipment. Paid up to 15X DB lifetime max.</p> <p>Payment reduces Lifetime Benefit.</p>	<p>Home Support Services Benefit offers lifetime max of 50X NHDB for assistive devices, home modifications, durable medical equipment, emergency response system, caregiver training and transportation services.</p> <p>Home Support Services Benefit can be paid without regard to elim period. Reimbursement for these services can be made in addition to payments for care without regard to daily or monthly maximums.</p>

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Other home care benefits (cont. )		payment for Medical Alert System is 50% of HCDB.				
HHC daily benefit % of NH	100%	50, 75, 100, 125%	100%	75, 100%	50, 75, 100%	50, 75, 100, 150%
HHC daily benefit \$ range	Same as Nursing Home	% of NH	Same as Nursing Home	% of NH	% of NH	% of NH
HHC Daily Weekly Monthly	Monthly	Daily; Monthly with Rider	Benefits paid on daily or monthly basis chosen at time of application. Monthly benefits of \$1500 to \$15000 available.	Monthly	Monthly	Home Care benefits paid on a daily basis unless Monthly Benefit Rider, Cash Benefit Rider or Flexible Cash Benefit Rider is chosen.

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HHC Payment Type	Reimbursement	Reimbursement	Reimbursement Additional Cash Benefit Rider - provides a separate pool of money monthly equal to 15% of monthly benefit or 4. 5x DB to assist you to stay at home while receiving HHC. Benefit paid does not reduce policy maximum. Not available with International Coverage.	Cash Benefit	Reimbursement	Reimbursement, Indemnity with Rider. Built-In Cash Alternative Benefit pays 40% of HCDB on monthly basis in lieu of reimbursement for eligible HC charges. 2 Cash Benefit Rider Options: Cash Benefit Rider pays HCDB, regardless of whether or not services are provided, on monthly indemnity basis. Cash benefit rider permits payment to friends/family members. Flexible Cash Benefit Rider pays in cash 50% of HCDB times number of days in month insured is chronically ill. In addition to cash portion, 50% HCDB is available to reimburse insured for eligible charges. Cash Benefit Riders

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HHC Payment Type (cont. )						not available with Lifetime benefit period.
Combined ben for HHC+NH	Yes	Yes	Yes	Yes	Yes	Yes
HHC total benefit	Pooled with NH benefit	Pooled with NH benefit	Pooled with NH benefit	Pooled with NH benefit	Pooled with NH benefit	Pooled with NH benefit
HHC Elimination periods	0	Same as NH/waived with Rider	Same as NH/waived with Rider	Same as NH	Same as NH/waived with Rider	Same as NH
Calendar or service days/wk elim	na	7	1	Calendar days	7**	Calendar days

### HOME CARE PAYMENT

HHC Waiver of Premium	Premiums are waived when benefits begin. Premiums waived when Home Care begins if use Privileged Care Coordinator. Waiver of Premium does not apply if receiving international coverage benefit.	Premiums are waived when benefits begin.	Premiums are waived when benefits begin.	Premiums are waived when benefits begin.	Premiums are waived the first day of the month following start of benefits.	Premiums are waived the day following the day elimination period is satisfied.
Copayment Provision	None	None	None	None	None	None

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### CAREGIVER OPTIONS

Homemaker covered	Yes	Yes	Yes, if incidental to ADLs	Yes	Yes	Yes
Care by Friends/Unlicensed	Included	With Monthly Cash Benefit Alternative	If provider is certified home health aide, in nurse aide registry, shows proof of training in ADL assistance, or is assessed by a licensed health care practitioner. (see expanded HHC guidelines as of 7/15/2005)	Yes, with cash benefit	Supportive Services can be provided by an informal caregiver, including a member of the insured's immediate family. Supportive services may include shopping, laundry, meal prep, light housekeeping or Meals on Wheels. Supportive Services paid for at 1X HCDB per month.	Payable under Cash Alternative Benefit, Flexible Cash Benefit Rider and Cash Benefit Rider.

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Care by Family Members	Excluded unless family member is regular employee of organization providing services.	Yes	Excluded unless family member is licensed nurse, physical, occupational, speech, or respiratory therapist, licensed social worker or registered dietitian and regular employee of facility or HHC agency providing services.	Yes, with cash benefit	Excluded except that Supportive Services can be provided by an informal caregiver, including a member of the insured's immediate family. Supportive services may include shopping, laundry, meal prep, light housekeeping or Meals on Wheels. Supportive Services paid for at 1X HCDB per month.	Payable under Cash Alternative Benefit, Flexible Cash Benefit Rider and Cash Benefit Rider.
Care by Spouse	Excluded unless spouse is regular employee of organization providing services.	Yes	Excluded unless spouse is licensed nurse, physical, occupational, speech, or respiratory therapist, licensed social worker or registered dietitian and regular employee of facility or HHC agency providing services.	Yes, with cash benefit	Excluded except that Supportive Services can be provided by an informal caregiver, including a member of the insured's immediate family. Supportive services may include shopping, laundry, meal prep, light housekeeping or Meals on Wheels. Supportive Services paid for at 1X HCDB per month.	Not Excluded

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Exclude if Live With Insured	Excluded if normally lives in home	Yes	Excluded if normally lives in home	Not excluded	Excluded except that Supportive Services can be provided by an informal caregiver, including a member of the insured's immediate family. Supportive services may include shopping, laundry, meal prep, light housekeeping or Meals on Wheels. Supportive Services paid for at 1X HCDB per month.	Not excluded
Percent of HC Ben for Unlic Care	100%	10X HCDB per month	100%	100% for care by family	1X HCDB/month	40%; 100% w/rider

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Caregiver training	20% monthly ben life max	Will pay 10X HCDB if receiving Personal Care Advisor Benefit.	Provided under built-in Stay at Home Benefit, with 30X NHDB lifetime maximum.	Paid by Cash Benefit	5X NHDB Lifetime max	Home Support Services Benefit offers lifetime max of 50X FDB for assistive devices, home modifications, durable medical equipment, emergency response system, caregiver training and transportation services. Home Support Services Benefit can be paid without regard to elim period. Reimbursement for these services can be made in addition to payments for care without regard to daily or monthly maximums.
Paid from care benefit pool	Yes	Yes	No	Yes	Yes	Yes
Agency Required	No	For Aide/Homemaker unless Care Coord	No	Cash Benefit	For Homemaker	No

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### COUPLES BENEFITS

Surviving spouse paid up	Survivorship Benefit (built-in) - Surviving spouse's policy is paid-up if both policies and riders have been in force at least 10 years and there were no benefits paid in first 10 years of coverage. Enhanced Survivorship Benefit Rider- Surviving spouse's policy is paid-up if both policies and riders have been in force at least 7 years. The 7 year Rider has no restriction if benefits were paid for either spouse.	2 Optional Riders: Full Survivorship - Regardless of claims paid and regardless of how long each spouse lives, the surviving spouse's policy is paid for life after it has been in force at least 10 years. 10/10 Survivorship - The surviving spouse's policy will be paid for life if both spouses live at least 10 years after policy inception and there were no claims in the first 10 policy years. Identical coverage required for both riders.	Survivorship and Waiver of Premium Rider- when both partners have held a policy for 10 years with no claims and one partner dies, the other will not have to pay future premiums or if one partner accesses benefits and has premium waived, the other's premium is waived. Not available with limited pay options.	Rider. Not available if the age difference of the couple is greater than 15 years. Not available with 10 pay option.	Rider. Identical coverage not required.	Rider Not available with Shared Care.
Years held for paid up	7, 10	10	10	10	10	10
Survivorship if claims paid	Survivorship is available regardless of claims paid only with Enhanced or Full Survivorship rider	Survivorship is available regardless of claims paid only with Enhanced or Full Survivorship rider	No	Yes	No	No

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Joint Premium Waiver	Included with Shared Benefit Coverage	With Dual Waiver of Premium Rider. Identical benefits required.	Survivorship and Waiver of Premium Rider- when both partners have held policies and riders for 10 years with no claims and one partner's premium is waived, the other's premium is waived or if one partner dies, the other will not have to pay future premiums. Not available with limited pay options.	Rider. Not available if the age difference of the couple is greater than 15 years. Policies must be in force at least 2 years.	No	Rider Not available with Shared Care.

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Share Benefit with Spouse	<p>Joint Policy. Shared Benefit Coverage for Couples -one policy with identical coverages for each person allows access to benefits separately or together. Couple shares one pool of money. Premiums for both will be waived if one receiving benefits. The Shared Benefit account remains available after one person dies but premiums for survivor become 125% of premium applicable to survivor's portion (unless premiums waived by optional Survivorship Rider). Elim periods and daily maximums apply to each individual. 6 yr minimum for Shared coverage in this state.</p>	None	<p>Rider to Share Benefits. If one partner uses all benefits, insured can purchase additional 2 years at attained age with no underwriting if insured has not be eligible for benefits in past 2 years and is not over age 91. Must choose same benefit period, DB and inflation option. Elim period and other riders can be different. Shared Care only with 4, 5, 6 10 yr. benefit periods in this state. No Buy-up option with Shared Care in this state.</p>	<p>Rider to Share Benefits. Not available with all benefit accounts. Not available with Restoration of Benefits Rider. Not available with Facility Only or Community Care only policies. Only available with identical benefits for both. If one partner dies, surviving partner can assume deceased's remaining benefits if survivor pays his/her own policy and rider premium. Use of Shared Care Rider is not allowed if it will reduce benefit account below 24 X Facility Monthly Cash Benefit.</p>	<p>Rider to Share Benefits. Identical Benefits required. Shared Care Rider N/A with 2 year benefit period in this state.</p>	<p>Rider to Share Benefits. If one spouse's benefits are used up by the other, he/she can purchase additional 2 year benefit at attained age. Identical benefits required for both.</p>

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<b>Company</b>	<b>Genworth</b>	<b>Great American</b>	<b>John Hancock Life Insurance Co</b>	<b>MedAmerica</b>	<b>MetLife</b>	<b>Prudential</b>
<b>Policy</b>	<b>Privileged Choice</b>	<b>FlexibleBenefit LTC 4LTCIP0001</b>	<b>Custom Care II LTC-03</b>	<b>Simplicity ii</b>	<b>VIP2-Ideal</b>	<b>LTC3</b>
Survivor continues paying Rider	Yes	na	No	Yes	No	No

## Long Term Care Policy Comparison

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### OTHER BENEFITS

Alternate Plan of Care	Yes		No	Covered by Cash Benefit	Yes	Yes
<b>Care management</b>	Optional. Privileged Care Coordinator assesses need, develops plan of care, helps choose and monitor care. Benefits enhanced if Priv Care Coordinator used: elim period for NH or ALF reduced by # of days HHC received, premiums waived while receiving HHC. Use does not reduce maximum benefits.	Optional. Personal Care Advisor assesses need, develops Plan of Care, coordinates and monitors care and will arrange for care providers. There is no charge for Personal Care Advisory Services and expenses will not reduce lifetime benefit.	Optional. Care Advisory Services will assist in determining care and treatment plan. Paid up to 10X DB or 1/3 monthly benefit per year. Benefit can be paid before elim period satisfied. Does not reduce maximum benefits.	Optional. Personal Care Advisor, chosen by company, assists in developing Plan of Care, locates services and monitors need. Does not reduce lifetime benefit.	Needs Assessment Benefit - when eligible for benefits, insured can receive one free Needs Assessment from a Care Management Organization selected by MetLife or may select an independent Care Management Organization to conduct one Needs Assessment and MetLife will pay 100% of covered expenses up to lifetime max of \$275. Payment of Needs Assessment Benefit does not reduce total benefit. Ongoing Care Advisory Services reduces total lifetime benefit.	Optional. Toll free telephone line offers free information, referral services and process assistance. May be used during elim period. Private Care Consultant acts as advocate for insured. Licensed practitioner, not associated with Prudential, develops Plan of Care, arranges for delivery of services, provides counseling and education and monitors services. Must meet Benefit Eligibility Criteria to use Private Care Consultant. Paid up to 20X FDB annually. Does not reduce maximum benefits.

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Restoration of benefits	Rider	Rider	Rider restores policy limit, as increased by inflation, once if insured is care free for 180 days. After one time use, rider and associated cost is terminated.	Rider	Rider	Included. Limited to one time.

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Other Riders	<p>Shared Benefit Coverage for Couples -one policy with identical coverages for each person allows access to benefits separately or together.</p> <p>Premiums for both will be waived if one receiving benefits. The Shared Benefit account remains available after one person dies but premiums are reduced for survivor to 125% of premium applicable to survivor's portion (unless premiums waived by optional Survivorship Rider).</p> <p>Elim periods and monthly maximums apply to each individual.</p> <p>There is no lifetime benefit multiplier offered with shared policies. Options are 4, 6, 8, 10, 12, 16, 20 years.</p>	None	<p>Family Care Benefit - At time of application, up to 3 additional family members can be added to policy as secondary insureds. A single policy is issued. Any covered family member can receive benefits at same time up to benefit limit after one elim period is satisfied. If any covered family member is receiving benefits, premium is waived. Family member must receive care in 50 US states; international coverage does not apply. No lifetime benefit offered with Family Care Benefit. Survivorship Rider provides joint waiver of premium if partner goes on claim after a 10 year claim free period and waives premium if partner</p>	None	<p>Calendar Day Rider changes Home and Community Based Care elimination period from service days to calendar days. Each day insured is chronically ill will count as one day towards satisfaction of elim period. It is not necessary to receive services.</p> <p>Calendar Day Rider includes increased payment for Supplemental items including durable medical equipment or home modifications.</p> <p>Paid up to 50X NHDB lifetime max. Reduces lifetime benefit.</p>	None

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Other Riders (cont. )			<p>dies.</p> <p>Shared Care Benefit Rider allows insured who has exhausted own benefits to use benefits from partner's policy. If partner exhausts insured's benefits, insured can purchase additional 2 year benefit at attained age if has not been eligible for benefits in last 2 years. If partner dies, survivor's policy limit will increase by amount of deceased remaining policy limit.</p> <p>Waiver of Home Care Elimination Period Rider - The elim period will be waived if insured receives HC in the 50 US states; international coverage benefit does not apply.</p> <p>Additional Cash Benefit Rider - provides a separate</p>			

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Other Riders (cont. )			pool of money monthly equal to 15% of monthly benefit or 4. 5x DB to assist you to stay at home while receiving HHC. Benefit paid does not reduce policy maximum. Not available with International Coverage.			

### NONFORFEITURE/ RETURN OF PREMIUM

Nonforfeiture on lapse Rider	Shortened Benefit Period after 3 years. Benefit is greater of premiums paid or 30X NHDB at time of lapse.	Shortened Benefit Period after 3 years. Benefit is greater of premiums paid or 30X NHDB at time of lapse.	Shortened Benefit Period after 3 years or after 1 year if limited pay option chosen. Benefit is greater of premiums paid or 30X NHDB at time of lapse.	Shortened Benefit Period after 3 years. Benefit is greater of premiums paid or maximum monthly benefit at time of lapse.	Shortened Benefit Period after 3 years. Benefit is greater of premiums paid or 30X NHDB at time of lapse.	Shortened Benefit Period after 3 years. Benefit is greater of premiums paid less claims paid or 30X FDB at time of lapse.
Percent prem returned at lapse	0	0	0	0	0	0

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Return of Premium on death Rider	<p>2 Options: Return of Premium on Death after 10 Years returns premiums paid less claims paid if you have been insured for at least 10 years and die. Graded Return of Premium on Death returns a percentage of premiums paid less claims paid ranging from 100% if death at age 65 or younger to 0% if death occurs at or after age 75. On the policy anniversary following your 75th birthday, the rider terminates, its benefits cease and insured is no longer charged additional premium for Return of Premium rider. Neither Return of Premium Rider is available if Shared Care is chosen. Graded Return of Premium not available to age 65 or</p>	<p>3 Optional Riders: Full Return of Premium Benefit Rider returns all premiums paid. Return of Premium Benefit Rider returns premiums paid less all claims paid. Graded Return of Premium Benefit Rider returns a percentage of premiums paid less all claims paid if death occurs before age 75. If death occurs before age 65, 100% of premiums paid minus claims paid is returned. If death occurs between ages 66-74, beneficiary receives from 90-10% of premiums paid less claims paid.</p>	<p>Return of Premium on Death benefit included. Returns premiums paid minus claims paid if death occurs before age 65. Enhanced Return of Premium on Death Rider returns premiums paid minus claims paid regardless of age at death.</p>	<p>2 Options: Return of Premium Rider returns at death premiums less claims paid. Full Return of Premium Rider returns at death premiums paid, no deduction for claims paid.</p>	<p>Return of Premium Rider returns premiums less claims paid . Rider must be in effect at least 10 years.</p>	<p>Return of Premium on Death Rider returns premiums paid less claims paid.</p>

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Return of Premium on death Rider (cont. )	over.					
Percent prem returned at death	100%; 100% @65-0% @75	100% or 10-90%	100%	100%	100%	100%
Contingent nonforfeiture	Yes	Yes	Yes	Yes	Yes	Yes

### BENEFIT INCREASE OPTIONS

Simple inflation % per yr	5%	5%	5%	5%	5%	5%
Compound inflation % per yr	3, 5% 3% compound inflation not available as of 10/1/07 in this state.	4 Options: 5% compound with no cap. 5% compound with 2X cap. 5% compound with 3X cap. 5%/3% - 5% compound increase to DB with 3% compound increase to Lifetime Benefit.	Compound Inflation Protection options are: 5% compound 5% compound increase of Daily Benefit or Monthly Benefit with 3% increase to remaining policy limit.	3 Options: 3% compound with no Cap. 5% compound with no Cap. 5% compound with 2X Cap.	5%	2 Options: 5% compound with no Cap. 5% compound with 2X Cap.
Inflation reduced by claims paid	Not reduced	Not reduced	Reduced	Reduced for Compound. Not reduced for Simple.	Reduced	Reduced by claims paid in prior years, except most recent year.

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Increase coverage later	No	Guaranteed Purchase Option Rider - offers increases of 16% of initial DB every 3rd anniversary for increased premium. Not available if two offers declined. Increases no longer offered at age 85 or more.	Guaranteed Purchase Option included if no inflation rider chosen. Before age 91, every 3rd anniversary, can increase DB or MB by 5%, 10% or 15% of original amount. Insured not eligible if benefits paid in preceding 2 years. Includes one time offer to switch to 5% compound inflation coverage on 65th birthday. Not included with limited pay options or if Survivorship and Waiver of Premium Rider chosen.	No	Future Purchase Rider-Every year, unless on claim, can increase DB and balance of benefit accounts by 5%. Offer must be accepted once every 2 years or no longer automatically offered but can be resumed on request. Increases not available if insured is benefit eligible. Not available with Accelerated Payment options.	Guaranteed Purchase Option - At least every 3 yrs, DB increases by 5% compound annually. Increases are deemed accepted unless declined in writing. Offers continue while in benefit status. Guaranteed Purchase Option Rider not available in combination with Accelerated Payment Options, Joint Waiver of Premium, Survivor Waiver of Premium, or Shared Care Rider.

### BENEFIT TRIGGERS

Med Necessity covered	No	No	No	No	No	No
ADL's needed for NH benefits	2/6	2/6	2/6	2/6	2/6	2/6
ADL's needed for HC benefits	2/6	2/6	2/6	2/6	2/6	2/6
Do ADLs include mobility	No	No	No	No	No	No

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ADL includes supervision	Yes	Yes	Yes	Yes	Yes	Yes
Mental illness covered	Excluded in Mental Care facilities	Not excluded	Excluded in Mental Care facilities	Excluded in Mental Care facilities but paid under Home Care benefit	Excluded in Mental Care facilities	Not excluded

### LIMITATIONS

Wait for exist condition (mos)	0	0	0	0	0	0
Lookback exist condition (mos)	0	0	0	0	0	0
Reasonable & Customary	No	No	No	No	No	No

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Care outside US covered	Will pay for Nursing Home outside of the United States, its territories and possessions, up to 75% of monthly maximum for 48 months. Waiver of Premium does not apply if receiving this benefit.	Canada	Worldwide-100% of DB or MB up to 1 year International coverage includes all benefits except Hospice Care, Additional Stay at Home Services, or Respite Care.	No exclusions	International coverage is defined as anywhere outside the US and its territories. International coverage, at 50% HCDB, paid up to the lesser of your total Lifetime Benefit or the Per Diem Benefit for International Coverage times 3, 650. Benefits paid in US dollars without regard to actual charges. The elimination period for International coverage is 2X the policy elimination period but insured does not need to receive services to satisfy Elimination Period for International Coverage.	Pays 75% of Facility DB or HCDB for care outside U. S. , its territories and possessions. Limited to 365 days. There is no payment for Bed Reservation, Hospice Care, Respite Care, Home Support Services, Alternate Plan of Care or Private Care Consultant when provided outside U. S. , its territories and possessions. The Cash Alternative Benefit is not available for Home Health Care, Homemaker Services or Personal Care Services received outside U. S.

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### COMMENT & INSURER STATEMENT

<b>Comments</b>	<p>Home Care includes Homemaker and Chore service coverage that does not require the services of a trained aide or attendant and can be provided by individuals who are not affiliated with a Home Care Agency. 3 year premiums noted above include 100% HHC; no 50% option.</p>	<p>First set of premiums with 50% HC calculated with 50% ALF. The following benefits/options were withdrawn March 1, 2008:</p> <ol style="list-style-type: none"> <li>1) 0 day elimination period for Facility Care</li> <li>2) 125% Assisted Living Facility</li> <li>3) 150% Home Health care</li> <li>4) 15x cash benefit alternative rider</li> <li>5) Accelerated premium benefit rider</li> <li>6) 80/20 Coinsurance</li> <li>7) Joint Coverage rider</li> <li>8) Delayed to age 65 inflation rider</li> <li>9) Enhanced Nursing Home Care rider</li> </ol>	<p>Advantage Provider Program is network of 77, 000+ providers offering discounts of 7-35%. Care Advocacy Program assists when new services are needed. Care Scouts negotiate discounts for providers chosen by insured. Double Coverage for Accidents Benefit pays 2X DB or MB if claim is result of accidental injury that occurs prior to age 65. This benefit subject to additional underwriting and not available with lifetime coverage. Not available to certain professions or people who participate in certain sports. There is a 5% loyalty credit (for existing customers who have a prior policy series</p>	<p>The MedAmerica Simplicity Policy pays the Facility or Home Care Monthly Benefit regardless of whether covered services are received or expenses incurred. Insured decides how to spend Cash Benefit. Employer Program has limited options available. First set of premiums reflect \$100, 000 benefit pool with \$3000 monthly benefit for both facility and home care. Second set up premiums reflect \$1, 000, 000 benefit pool with \$6000 monthly benefit for both facility and home care.</p>	None	None
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Comments (cont. )			<p>in force for at least 2 years).</p> <p>3 year premiums noted above have 100% HC; no 50% option available. All rates entered are 2007 rates.</p> <p>Simple Choices is a packaging of the Custom Care II policy, offering 3 plans (Value, Select, and Deluxe) with pre-selected benefits for non-LTC specialists. Pricing is the same as that for Custom II.</p>			

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Insurer Statement	<p>Privileged Choice is Genworth's premier LTCi product.</p> <p>Built-in features include survivorship benefits, waiver of premium, first day home care, and coverage for informal, unlicensed and uncertified caregivers.</p> <p>Homemaker services are covered even when they are not provided during the same visit as health care services.</p> <p>Privileged Choice is a tax qualified, reimbursement policy that covers qualified long term care expenses for home and community care, assisted living facilities and nursing facilities at 100% of the monthly benefit maximum. Home care and facility care benefits are pooled.</p> <p>The compound inflation protection</p>	None	<p>For producer use only, not for use with the public.</p> <p>Premiums shown are based on annual rates and include 100% home health care. No 50% option offered.</p> <p>Premiums will vary with choice of benefits selected.</p> <p>They are not guaranteed and are subject to change.</p> <p>Certain riders cannot be elected in combination.</p> <p>This hypothetical illustration is a general description of coverage and is not a contract.</p> <p>Refer to the outline of coverage for an explanation of features and options.</p> <p>Only the policy contains governing contractual provisions.</p> <p>We assume that the client is in good health and meets our underwriting</p>	<p>Simplicity ii is MedAmerica's latest LTCi product debuting on the market in April 2007.</p> <p>The innovation of Simplicity ii is that it pays cash from a personal Cash Benefit Account.</p> <p>Cash Benefit Accounts are available in varying amounts from \$100,000 to \$1 million and can grow over time using various inflation protection options.</p> <p>When a policyholder becomes benefit eligible, the Cash Benefit Account is distributed in a Monthly Cash Benefit check payable to the insured. The amount paid is not dependent upon receiving services, so a person can use the funds as they choose, no company approval</p>	<p>MetLife VIP2 series offers a great deal of flexibility in tailoring benefits to the specific needs of clients. The VIP2 policy series offers an affordable Value plan, a more comprehensive Ideal plan, and a cash-benefit Premier Plan. MetLife also has a very competitive easy-to-use multilife program to market LTC to employers and employees. Your client can choose from a number of payment options including limited-pay options and a reduced-pay-at -65 options; and can add a wide choice or riders to satisfy their need.</p>	None

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Insurer Statement (cont. )	<p>option does not reduce benefit increases due to claims paid, resulting in a larger claims pool compared to other carriers' plans. Discounts up to 50% are available for couples in good health applying together when both are issued policies. Singles in good health can receive a 20% discount.</p> <p>Shared coverage is available for couples. Both policyholders sharing a single lifetime benefit amount. Joint waiver of premium is included with shared coverage. The daily maximum and elimination period apply to each policyholder separately.</p> <p>Privileged Choice provides an international facility benefit of 75% of the</p>		<p>guidelines. Rating refers only to the overall financial status of the company, and is not a recommendation of the specific policy provisions, rates, or practices of the insurance company. Individual long term care insurance is underwritten by John Hancock Life Insurance Company, Boston, Ma. 02117.</p>	<p>required.</p> <p>The monthly cash benefit is paid at the beginning of each month after benefit eligibility has been established. Submission of claim forms, monthly expenses or receipts for services are not required for benefit eligible subscribers. Additional policy riders allow Simplicity to cover services on a Facility Only or a Community Only level. Care Partner discounts of up to 40% off the individual rate are available if both partners enroll. A discount of up to 20% is available if only one partner enrolls.</p> <p>Optional riders also allow individuals to customize their policies to best fit their needs with</p>		

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Insurer Statement (cont. )	<p>monthly maximum for up to 48 months. Riders are available for Enhanced 7 Year Survivorship, Restoration of Benefits, and Return of Premium (two options). Policy is available to AARP members, their spouses, and domestic partners. This policy is endorsed by AARP when sold through AARP Authorized Agents.</p>			<p>features such as the Shared Waiver Rider, Shared Care Rider, Survivor Benefit Rider and two Return of Premium riders to choose from. For additional information about MedAmerica and its Simplicity product go to: www. MedAmericaltc.com or call: 1-800-544-0327</p>		