

Long Term Care Premium Comparison

Date: 07/07/17

Prepared for: **Habib Pourfakhrai & Barbara Pourfakhrai**

Prepared by:
Dennis O'Connor
NJ LTC

State: TX	TX
Birthdate: 07/06/1961	09/27/1961
Age: 56	55

	Habib Pourfakhrai	Barbara Pourfakhrai	Habib Pourfakhrai	Barbara Pourfakhrai	Habib Pourfakhrai	Barbara Pourfakhrai
	Genworth Privileged Choice Flex 3 Enhanced	Genworth Privileged Choice Flex 3 Enhanced	Mutual of Omaha MutualCare Custom Solution	Mutual of Omaha MutualCare Custom Solution	Transamerica TransCare III	Transamerica TransCare III
Issue Age	55	55	55	55	55	55
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Preferred	Preferred	Select	Select	Standard	Standard
Facility Daily Benefit	N/A	N/A	\$200	\$200	\$200	\$200
Facility Benefit Period	4 Years	4 Years	4.20 Years	4.20 Years	4 Years	4 Years
Home Care Daily Benefit	100%	100%	100%	100%	100%	100%
Monthly Home Care	Monthly	Monthly	Monthly	Monthly	Monthly Benefit	Monthly Benefit
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled
Inflation Protection	3% Compound	3% Compound	3% Compound	3% Compound	Tailored	Tailored
Facility Elimination Period	90 days	90 days	90 day	90 day	90 days	90 days
Zero Day HC Elim. Period	Yes	Yes	No	No	Yes	Yes
Nonforfeiture	Contingent	Contingent	Contingent	Contingent	Contingent	Contingent
Return of Premium	To Age 65	To Age 65	To Age 65	To Age 65	To Age 67	To Age 67
Spouse Premium Waiver	Yes	Yes	No	No	No	No
Shared Benefit	Yes	Yes	Yes	Yes	Yes	Yes
Marital Discount	Both Insured	Both Insured	Both Insured	Both Insured	Both Insured	Both Insured
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Annual	Annual	Annual	Annual	Annual	Annual
Gender	Male	Female	Male	Female	Male	Female
Other	Benefit Type: Monthly Monthly Benefit: \$6000 Pool of Money: \$288,000 Assisted Living Benefit: 100% Elimination Period Type: Service Days Prem Waiver on Claim: Included	Benefit Type: Monthly Monthly Benefit: \$6000 Pool of Money: \$288,000 Assisted Living Benefit: 100% Elimination Period Type: Service Days Prem Waiver on Claim: Included	Monthly Benefit: \$6000 Pool of Money: \$300,000 Benefit Period Years: 4.2 Assisted Living: 100% Cash Benefit: 40% Cash Benefit Amount: \$2400 Inflation Duration: Lifetime w/buy up	Monthly Benefit: \$6000 Pool of Money: \$300,000 Benefit Period Years: 4.2 Assisted Living: 100% Cash Benefit: 40% Cash Benefit Amount: \$2400 Inflation Duration: Lifetime w/buy up	Pool of Money: \$292,000 Cash Alternative Benefit: 33% Rate Guarantee: 3 Years	Pool of Money: \$292,000 Cash Alternative Benefit: 33% Rate Guarantee: 3 Years
Premium	\$2,766.45	\$2,766.45	\$2,419.77	\$4,075.79	\$3,531.11	\$5,380.88
Total Premium	\$5,532.90	\$5,532.90	\$6,495.56	\$6,495.56	\$8,911.99	\$8,911.99
	Tax-qualified plan with pooled facility and home care benefit.	Tax-qualified plan with pooled facility and home care benefit.	Mutual of Omaha MutualCare Custom Solution is a tax-qualified plan with pooled benefits.	Mutual of Omaha MutualCare Custom Solution is a tax-qualified plan with pooled benefits.	Tax qualified comprehensive plan with pooled benefit.	Tax qualified comprehensive plan with pooled benefit.

Wow
Big Wow!

This is an independent illustration not provided or approved by the issuers of the policies shown. Use the Insurer's forms and software for Insurer-approved quotes and applications.