

GoldenCare - Long-Term Care Product Comparison Grid

	MUTUAL OF OMAHA Custom Solution	TRANSAMERICA TransCare III	THRIVENT Thrivent LTCi	NATIONAL GUARDIAN LIFE (NGL) EssentialLTC
AM Best Rating	A+	A+	A++	A-
Issue Ages	Ages 30-79 (New York: 30-75)	Ages 18-79	Ages 18-79	Ages 40-79 (Age Nearest)
Partner/Spouse Discounts	30% both insured, 15% one insured, plus 15% good health	30% both insured, 15% one insured, plus 10% good health	20% both insured, 5% one insured, plus 10% good health	Joint Rates based on female rates at older insured's age; Single rates
Market Niche	First-Day Cash + Traditional Reimbursement 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.	TransCare III is a tax-qualified plan, with a built-in Cash Benefit, 0-Day EP for HHC & ADC, 3-year Rate Guarantee, and ROP before-age 67. It offers valuable protection for life's unexpected events.	Thrivent LTCi is a federally tax-qualified, guaranteed renewable, dividend-eligible product. This benefit-rich traditional LTCi solution is backed by the strength & stability of the world's largest fraternal benefit society.	The EssentialLTC was designed as a stand-alone Long-Term Care insurance policy with riders that encompass all the benefits of a Combo product. It stands out by including a 10-Pay option and the ability to offer Lifetime coverage.
Cash Availability	Cash = 40% of Monthly HHC No bills to submit. No Elimination Period	Cash = 33% of Monthly HHC No Elimination Period	Cash Rider = either 15% Monthly HHC Benefit OR 10% Facility Benefit. Elimination Period must be met.	None; Reimbursement Only
Informal Care Provided by Friends & Family	Monthly Cash paid, no bills to submit when partner, friends, family provide care. No EP	Yes, only if receiving their cash benefit.	Yes, only under the cash benefit.	Excluded unless family member is licensed or regular employee of HHC agency.
Benefit Dollar Range	\$1,500-\$10,000 (\$50 Increments)	Daily: \$50 to \$500 (\$10 Increments)	Monthly: \$1,500 to \$15,000 (\$100 Increments)	Daily: \$50 to \$300 (\$10 Increments)
Benefit Period or Maximum Policy Amount	\$50,000-\$500,000 (\$500 Increments, equalling between 2.08 and 8.33 years)	1, 2, 3, 4, 5, or 6 years, OR \$18,250-\$1,095,000 (\$500 Increments)	2, 3, 4, 5 or 8 years	2 and 3 years - Optional Benefit Extension Riders available resulting in 4, 5, 6 year, or Lifetime).
Elimination Period Options	0, 30, 60, 90, 180 or 365 days Calendar Day	0, 30, 60, 90, 180, or 365 days Calendar Day	30, 90, or 180 (1 = 7)	0, 30, 90, 180 days, Service Day
Inflation Options	Lifetime: 1% - 5% Compound in .25% increments 10, 15, 20 Year with Buy-Up	Deferred, Step-Rated 3% or 5%, Tailored, Compound 5%	Compound: 1%, 2%, 3% or 5%, or Flexible Increase Benefit	3% or 5% Compound, or 3% or 5% Step-Rated
Optional Riders	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	EP Credit Rider, Monthly Benefits, Nonforfeiture, Full Restoration of Benefits, Shared Care, Joint Waiver of Premium, Return of Premium Death Benefit	Premium: 10-Pay, Lifetime, Cash Benefit, 0-Day HHC EP Waiver, Nonforfeiture, Shared Care, Survivorship Benefit, Return of Premium Death Benefit Flexible Increase Benefit (compounded annually): either 5% Flexible Increase Benefit, OR Annual Increase Benefit of 1%, 2%, 3% or 5%)	Premium: Single-Pay, 10-Pay, Lifetime, Benefit Extension Riders (extends 3-year to 4, 5, 6 year or Lifetime), Waiver of Premium, (for HHC), First Day HCCS Rider, Shared Benefit Amount, Return of Premium (Full or Limited), Facility-Only or Comprehensive, Nonforfeiture
State Availability (Benefits & Options may vary by state)	All 50 States	All States Except: CA, CT, DC, DE, FL, HI, IN, MA, MT, ND, NY, SD	All States Except: NY	All States Except: CA, MT, NY