

# GoldenCare - Long-Term Care Product Comparison Grid

	MUTUAL OF OMAHA MutualCare® Custom Solution	THRIVENT Thrivent LTCi	NATIONAL GUARDIAN LIFE (NGL) EssentialLTC
AM Best Rating	A+	A++	A
Issue Ages	Ages 30-79 (New York: 30-75)	Ages 18-79	Ages 40-79 (Age Nearest)
Partner/Spouse Discounts	15% both insured, 5% one insured, plus 15% 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 be built to accommodate almost any budget.	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 Hybrid/Combo product. Stand-out features include a 10-Pay option, Single Pay option, and the ability to offer Lifetime coverage.
Cash Availability	Cash = 25% of Monthly HHC No bills to submit. 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 under the cash benefit.	Excluded unless family member is licensed or a regular employee of an HHC agency.
Benefit Dollar Range	\$1,500-\$10,000 (\$50 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)	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	30, 90, or 180 (1 = 7)	30, 90, 180 days, Service Day
Inflation Options	Lifetime: 1% - 5% Compound in .25% increments 10, 15, 20 Year with Buy-Up	Compound: 1%, 2%, 3% or 5%, or Flexible Increase Benefit	3% Compound or 5% Compound
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	Premium: 10-Pay, Lifetime, Cash Benefit, 0-Day HHC EP Waiver, Non- forfeiture, 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), First Day HCCS Rider, Shared Benefit Amount, Limited Return of Premium (ROP), Limited ROP with Optional Policy Surrender Facility-Only or Comprehensive, Nonforfeiture
State Availability (Benefits & Options may vary by state)	Custom Solution Available In All States Except WA <i>Older Pricing &amp; Benefit Structure Applies In:</i> CA, HI, MT, NJ, NY	All States Except: NY, WA	EssentialLTC Available In All States Except: MT, NY <i>Older Pricing &amp; Benefit Structure Applies In:</i> AZ, CA, CT, DC, DE, FL, HI, IN, ND, NJ, SD