

Long Term Care Insurance Comparison

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Prepared for: **Richard Prospect and Rachel Prospect**

Prepared by:
John L. Agent
Senior Services, Inc.
1234 Main Street
Springfield, MO 66666
800-123-4567

State: MO MO
 Birthdate: 03/03/1934 04/04/1936
 Issue Age: 65 63

Richard Prospect	Rachel Prospect	Richard Prospect	Rachel Prospect	Richard Prospect	Rachel Prospect
Global Life Security Plus LTC99	Global Life Security Plus LTC99	Pacific Fidelity Prime LTC	Pacific Fidelity Prime LTC	Reliance Long Term Care Insurance	Reliance Long Term Care Insurance
Class: Preferred	Class: Preferred	Class: Preferred	Class: Preferred	Class: Preferred	Class: Preferred
Daily Benefit: \$100	Daily Benefit: \$100	NH Daily Benefit: \$100	NH Daily Benefit: \$100	Daily Benefit: \$100	Daily Benefit: \$100
Benefit Period: 4 Years	Benefit Period: 4 Years	NH Benefit Period: 4 years	NH Benefit Period: 4 years	Benefit Period: 4 years	Benefit Period: 4 years
Home/Community Care: 100%	Home/Community Care: 100%	NH Elimination Period: 0 day	NH Elimination Period: 0 day	Home Care Percentage: 100%	Home Care Percentage: 100%
Elimination Period: 0 days	Elimination Period: 0 days	HHC Daily Benefit: \$100	HHC Daily Benefit: \$100	Elimination Period: 0 days	Elimination Period: 0 days
Inflation Protection: Compound	Inflation Protection: Compound	HHC Benefit Period: 4 years	HHC Benefit Period: 4 years	Benefit Increase Option: Compound	Benefit Increase Option: Compound
Nonforfeiture Option: No	Nonforfeiture Option: No	HHC Elimination Period: 0 day	HHC Elimination Period: 0 day	Tax Qualified: Yes	Tax Qualified: Yes
Dual Waiver of Premium: Yes	Dual Waiver of Premium: Yes	Inflation Rider: Compound	Inflation Rider: Compound	Nonforfeiture: No	Nonforfeiture: No
Payment Option: Regular	Payment Option: Regular	Nonforfeiture Option: No	Nonforfeiture Option: No	Spousal Discount: Both spouses	Spousal Discount: Both spouses
Spousal Discount: Yes	Spousal Discount: Yes	Spouse/2-pers Discount: Yes	Spouse/2-pers Discount: Yes	Affiliation Discount: No	Affiliation Discount: No
Modal Factor: Annual	Modal Factor: Annual	Association Discount: No	Association Discount: No	Modal Factor: Annual	Modal Factor: Annual
		Mode: Annual	Mode: Annual		
Premium: \$2155.00	Premium: \$1914.00	Premium: \$1872.00	Premium: \$1672.00	Premium: \$1748.39	Premium: \$1580.13
Global Life Insurance Company Security Plus is a Tax Qualified plan. The Home Care benefit is a percentage of the Nursing Home Daily Benefit.	Global Life Insurance Company Security Plus is a Tax Qualified plan. The Home Care benefit is a percentage of the Nursing Home Daily Benefit.	Pacific Fidelity Prime LTC can be bought as either a Tax Qualified Plan or a Non-Tax Qualified Plan. Premiums are the same for both plans. Home Health Care is available by a separate rider.	Pacific Fidelity Prime LTC can be bought as either a Tax Qualified Plan or a Non-Tax Qualified Plan. Premiums are the same for both plans. Home Health Care is available by a separate rider.	Reliance Complete Care can be bought as a Tax Qualified or Non Qualified plan. Facility and Home Care benefits are pooled.	Reliance Complete Care can be bought as a Tax Qualified or Non Qualified plan. Facility and Home Care benefits are pooled.