

## Short Term Care Premium Comparison

Date: **08/07/14**

Prepared for: **Valued Client**

Prepared by:  
**Ted Pass**  
**StrateCision, Inc.**

State: **NE**  
Birthdate:  
Age: **60**

	<b>Bankers Life Short Term N560-N565</b>	<b>Equitable CareChoices 792</b>	<b>Guarantee Trust Life G1181 Recover Cash</b>	<b>MedAmerica Transitions</b>	<b>Medico Recovery Care Platinum NHA30</b>	<b>Standard Life Recovery Care II</b>
Underwriting Class	<b>Standard(1class)</b>	<b>Standard(1class)</b>	<b>Standard</b>	<b>Standard</b>	<b>Standard</b>	<b>Standard</b>
Facility Daily Benefit	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>	<b>\$150</b>
Facility Benefit Period	<b>360 days</b>	<b>350 days</b>	<b>360 days</b>	<b>360 days</b>	<b>360 days</b>	<b>360 days</b>
Home Care Daily Benefit	<b>\$150</b>	<b>\$150</b>	<b>\$50 per visit</b>	<b>\$150</b>	<b>\$150</b>	<b>75%</b>
Monthly Home Care	<b>Monthly</b>	<b>Daily</b>	<b>Daily</b>	<b>Daily</b>	<b>Daily</b>	<b>Daily</b>
Home Care Benefit Period	<b>No</b>	<b>Pooled</b>	<b>90 visits</b>	<b>Pooled</b>	<b>Pooled</b>	<b>No</b>
Inflation Protection	<b>5% Compound</b>	<b>3% Simple</b>	<b>5% Compound</b>	<b>5% Simple</b>	<b>5% Simple</b>	<b>5% Compound</b>
Facility Elimination Period	<b>15 days</b>	<b>15 days</b>	<b>20 days</b>	<b>20 days</b>	<b>15 days</b>	<b>20 days</b>
Zero Day HC Elim. Period	<b>No</b>	<b>No</b>	<b>20 days</b>	<b>No</b>	<b>20 days</b>	<b>No</b>
Restoration of Benefit	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Payment Option	<b>Lifetime</b>	<b>Lifetime</b>	<b>Lifetime</b>	<b>Lifetime</b>	<b>Lifetime</b>	<b>Lifetime</b>
Modal Factor	<b>Annual</b>	<b>Annual</b>	<b>Annual</b>	<b>Annual</b>	<b>Annual</b>	<b>Annual</b>
Gender	<b>Male</b>	<b>Male</b>	<b>Male</b>	<b>Male</b>	<b>Male</b>	<b>Male</b>
Other	Policy: <b>N565 (NH+HHC)</b> Pool of Money: <b>\$54,000</b>	Policy: <b>Comprehensive</b> Pool of Money: <b>\$52,500</b>	Pool of Money: <b>\$54,000</b> Home Care Rider: <b>Yes</b> Home Care Pool of Money: <b>\$4,500</b> Annual Policy Fee: <b>\$25</b>	Pool of Money: <b>\$54,000</b>	Pool of Money: <b>\$54,000</b>	Pool of Money: <b>\$54,000</b> Assisted Living Benefit: <b>75%</b>
Premium	<b>\$1,983.75</b>	<b>\$1,355.40</b>	<b>\$1,249.40</b>	<b>\$1,688.10</b>	<b>\$1,407.90</b>	<b>\$1,454.85</b>
Total Premium						
	Bankers Life Short Term N560-N565 is a limited benefit convalescent care policy. N560 covers nursing home only, N565 also includes home health care.	Equitable CareChoices 792 is a Short Term Care policy for applicants ages 50 to 84. Available benefit periods are 100, 150, 200, 250, 300 and 350 days.	Guarantee Trust Life Insurance G1181 Recover Cash is a Short Term Care Product.	MedAmerica Transitions is a Short Term Care policy with benefit periods of 100, 200, and 360 days..	Medico Recovery Care Platinum NHA30 is a Short Term Care policy with benefit periods of 120, 240, and 360 days.	Standard Life and Accident Insurance RECOVERY CARE II