

Policy Comparison

Prepared for: Rachel Prospect
age 53, state: AL

Supplied by: Ted Pass,
StrateCision Inc.

Company	Massachusetts Mutual	Mutual of Omaha	Transamerica
Policy	Signature Care MM-500-P	MutualCare Custom Solution	TransCare III
FINANCIAL RATINGS			
Standard and Poors Rating	AA+	AA-	AA-
PREMIUMS & DISCOUNTS			
Rate Guarantee	No	No	3 years
Max Company Premium Increase (%)	No increase	203	196
BENEFIT TYPE			
HomeCare benefit type	Reimbursement	Reimbursement or Cash Benefit equal to 40% of the HHC initial maximum MB up to \$2,400 in advance each month.	Reimbursement or Cash Benefit option
CAREGIVER OPTIONS			
Percent of HC Ben for Unlic Care	na	40% up to initial max of \$2400	10X DB monthly
Agency Required	No	No	Yes
COUPLES BENEFITS			
Share Benefit with Spouse	Shared Care Rider offers a third pool of money equal to the Maximum Benefit amount. If a Covered Partner dies, the Shared Total Benefit Amount will remain available.	Rider to Share Benefits. Coverage must be identical. If either spouse dies while both policies are in force, the surviving spouse will receive the deceased spouse's remaining maximum lifetime benefit with no effect on the surviving spouse's premium.	Rider to Share Benefits. Identical benefits required.
Spouse can buy more	None	None	If one spouse's benefits are used up by the other, he/she can purchase additional 2 year benefit at attained age. This option is not available after 91st birthday or if currently eligible for benefits.

Selected from a list of 100+ features. Highlighted cells show preferred benefits.