



# LTC Comparison Chart

	Assured Solutions	Assured Solutions Plus
<b>Nursing Home (NH) Daily Benefit Amount</b>	\$50 - \$500 per day	Same
<b>Benefit Multiplier (used to determine Maximum Lifetime Benefit. Daily Benefit x Multiplier x 365 = Maximum Lifetime Benefit)</b>	2 yrs, 3 yrs, 4 yrs, 5 yrs, 6 yrs, 8 yrs or Unlimited	Same
<b>Elimination Period (EP)</b>	30, 60 or 90 days	<b>0, 30, 60, 90, 180 or 365 days</b>
<b>Professional Home Care Services</b>	100%, 200% or 300% of NH Daily Benefit	Same
<b>Basic Home Care Services</b>	50% of Professional Home Care Services	Same
<b>Cash Benefit (TQ only)</b>	10x the Basic Home Care Services Daily Benefit per month	Same
<b>Assisted Living Facility</b>	50%, 70% or 100% of NH Daily Benefit	50%, <b>60%</b> , 70%, <b>80%</b> or 100% of NH Daily Benefit
<b>Inflation Protection Options</b>	Lifetime 5% Simple, 2.5%-5% Compound (in .5 increments) ~ 5% Compound-10 yr, 5% Compound-20 yr	Same options. If none selected, Guaranteed Purchase Option is built-in
<b>Monthly Home Care</b>	Optional	Optional
<b>Waiver of Home Care Elimination Period</b>	Optional	Optional
<b>Non-Forfeiture</b>	Optional	Optional
<b>Spouse Shared Benefit</b>	Optional	Optional
<b>Spouse Waiver of Premium &amp; Survivorship</b>	No	<b>Optional</b>
<b>Spouse Security Benefit (TQ only)</b>	No	<b>Optional</b>
<b>Restoration of Benefits</b>	No	<b>Optional</b>
<b>Double Benefits for Injury Prior to age 65</b>	No	<b>Built-in</b>
<b>Return of Premium to Age 65</b>	No	<b>Built-in</b>
<b>Return of Premium at any age</b>	No	<b>Optional</b>
<b>Premium Payment Options</b>	Lifetime	<b>10-pay, 20-pay, Pay to Age 65 or Lifetime</b>
<b>Extended Rate Guarantee (5 year is built-in on both)</b>	No	<b>6 yrs, 7 yrs, 8 yrs, 9 yrs or 10 yrs</b>
<b>Tax Status</b>	TQ or NTQ*	TQ or NTQ*

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This policy has exclusions and limitations.\* Certain benefits and features may not be available in all states or with the NTQ policy.

## Assured Solutions and Assured Solutions Plus give your clients the flexibility to design a long-term care plan to fit their needs.

### BOTH plans have the following BUILT-IN features:

<p><b>Cash Benefit (TQ only)</b> <b>Home Care Services</b></p> <p><b>Adult Day Care</b> <b>Care Coordination:</b> If used, have access to the following:</p> <ul style="list-style-type: none"> <li>• <b>Caregiver Training</b></li> <li>• <b>Medical Alert System</b></li> <li>• <b>Durable Medical Equipment</b></li> <li>• <b>Home Modification</b></li> <li>• <b>Alternate Care Benefit</b></li> </ul> <p><b>Hospice Care</b> <b>Bed Reservation</b> <b>Respite Care</b> <b>Patient Advocacy</b> <b>Waiver of Premium</b> <b>International Travel Coverage</b> <b>5 Year Rate Guarantee</b></p>	<p>10x the Basic Home Care Services Daily Benefit per month</p> <p><b>Professional Home Care:</b> paid up to 100%, 200% or 300% of Nursing Home Daily Benefit</p> <p><b>Basic Home Care:</b> Paid up to 50% of Professional Services Daily Benefit Paid at 100% of Basic Service Daily Benefit</p> <p>15x Basic Home Care Daily Benefit (Max Lifetime)</p> <p>30x Basic Home Care Daily Benefit (Max Lifetime)</p> <p>30x Basic Home Care Daily Benefit (Max Lifetime)</p> <p>60x Basic Home Care Daily Benefit (Max Lifetime)</p> <p>Pays for care and treatment not otherwise covered by policy</p> <p>For terminally ill. No EP required. All care settings covered</p> <p>31 days per year for NH &amp; ALF</p> <p>Relieves informal caregivers. No EP required. All care settings covered.</p> <p>Unplanned visit to NH or ALF to assess conditions</p> <p>Premiums waived while receiving benefits</p> <p>Pays full Daily Benefit up to 365 days</p>
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### Assured Solutions Plus additional BUILT-IN features: (in addition to the above)

<p><b>Additional Benefits for Injury</b> <b>Return of Premium to Age 65*</b> <b>Guaranteed Purchase Option</b></p>	<p>If injured before 65, benefits payable up to 2x elected DB</p> <p>If death before 65, all premiums, less claims, will be returned</p> <p>Automatically included if no other Inflation Option chosen</p>
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### BOTH plans have the following OPTIONAL Benefits:

<p><b>Monthly Home Health Care</b> <b>Waiver of Elimination Period for HHC</b> <b>Spouse Shared Benefit</b></p>	<p>Converts Benefit Cap from Daily to Monthly</p> <p>1<sup>st</sup> Day Coverage for Home Health Care</p> <p>Claiming spouse can access other spouse's benefits. When one spouse dies, surviving spouse will inherit all remaining benefits with no increase in premium.</p>
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### Assured Solutions Plus additional OPTIONAL Benefits:

<p><b>Spouse Waiver of Premium and Survivorship</b></p>	<p><b>Waiver of Premium:</b> when premiums are waived for one spouse, they'll be waived for the other.</p> <p><b>Survivorship:</b> Surviving spouse's premiums waived for life if deceased spouse's death occurs after 10<sup>th</sup> anniversary.</p>
<p><b>Spouse Security Benefit (TQ only)</b></p>	<p>Ideal when there is an uninsurable spouse. Increases insured's benefit payable by 60%. Extra 60% paid does not reduce the Maximum Lifetime Benefit</p>
<p><b>Restoration of Benefits</b> <b>Return of Premium Upon Death*</b></p>	<p>Benefits restored once insured doesn't qualify for benefits for 180 days</p> <p><b>Full:</b> All premiums returned</p> <p><b>Less Claims:</b> All premiums paid, less claims, returned</p>
<p><b>Limited Payment Options</b> <b>Extended Rate Guarantee</b></p>	<p>10 Pay, 20 Pay &amp; Paid up at 65</p> <p>6 yrs, 7 yrs, 8 yrs, 9 yrs &amp; 10 yrs available (5 years built-in)</p>

\* If optional ROP elected, built-in ROP to age 65 not included.