

# GOLDENCARE USA - LTC Product Grid

	<b>TOP-SELLING POLICY</b> United of Omaha - <b>CASH-FIRST</b>	<b>TOP-SELLING POLICY</b> United of Omaha - <b>ASSURED SOLUTIONS GOLD</b>	<b>GENWORTH</b> <b>Privileged Choice Flex</b>	<b>MedAmerica Simplicity<sup>ii</sup></b>	<b>John Hancock</b> <b>Custom Care II Enhanced</b>	<b>Prudential</b> <b>LTC-3</b>
<b>AM Best Ratings</b>	A+	A+	A	B++	A+	A+
<b>Issue Ages</b>	Ages 18-79	Ages 18-79	Ages 18-79	Ages 18-85	Ages 18-79	Ages 18-79
<b>Spousal/Household Discounts</b>	10% Household, 35% both/15% one spouse insured, 15% good health	10% Household, 35% both/15% one spouse insured, 15% good health	40%/25% both spouses/one spouse Insured. Up to 20% good health	20% when one, 40% when both Care Partners are insured	30% both spouses insured 15% one spouse insured	30% both spouses insured 15% only one spouse applies
<b>Market Niche</b>	<b>Emphasis on First Day Cash!</b> Cash Benefits & Reimbursement Benefits in one policy. All benefits paid monthly. <b>5 Year Rate Guarantee</b> <b>Optional HHC EP Waiver</b> <b>Pay Option: Flex to Age 85</b>	<b>Traditional Sales Method</b> Cash Benefits & Reimbursement. Benefits in one policy. All benefits paid monthly <b>5 Year Rate Guarantee</b> <b>Optional HHC EP Waiver</b> <b>Pay Option: Flex to Age 85</b>	Shared Plan Includes: Shared Benefit, Spouse Waiver and Survivorship Benefit.	Simplicity is designed as a tax-qualified cash product. Submission of provider bills, proof of loss, or other info on benefit usage not required.	CPI Inflation targets younger market at overall lower premium than standard 5% Compound. CPI varies each year, increases based on Consumer Price Index.	Home Support Services: 50 x MDB lifetime. Private Care Consultation: 20 x MDB per calendar year. Cash Alternative: 40% of Reimbursed Amount.
<b>Cash Availability</b>	Monthly Cash = 40% or 50% of Basic HHC No Elimination Period No Bills to Submit	Monthly Cash = 40% or 50% of Basic HHC No Elimination Period No Bills to Submit	None	Monthly CASH Benefit paid prospectively - in-advance, day after satisfying EP - to spend as needed anywhere in the world.	None - Built-In	Built-In Cash Alternative pays 40% of HHC Benefit.
<b>Informal care provided by friends and family.</b>	Monthly Cash benefits are payable when spouse, friends and family provide care.	Same as CASH-FIRST	Friends Only (Family Member only if regular employee of HHC Agency)	Yes	Excluded unless family member is licensed or regular employee of HHC Agency.	Available if using the Cash Benefit Rider.
<b>Benefit Dollar Range</b>	Monthly - \$1,500 to \$9,000 in \$500 increments	Monthly - Up to \$15,000 in \$500 increments	Daily: \$50 to \$400 or Monthly: \$1500 to \$12,000	Monthly: \$1,500, \$3,000, \$4,500 \$6,000, \$7,500, \$9,000 or \$12,000	Daily: \$50 to \$500 or Monthly: \$1,500 to \$15,000	\$50 - \$500 MDB
<b>Benefit Period or Max. \$ Benefit</b>	\$50,000 - \$500,000 in \$25,000 increments	2, 3, 4, 5, 6 or 8 Years or Lifetime	2, 3, 4, 5, 6, 8 or 10 Years or Lifetime	\$100,000, \$200,000, \$300,000 \$500,000 or \$1,000,000	3 or 5 Years or 5 Years + \$1,000,000	2, 3, 4, 5, 6 or 10 Years or Unlimited
<b>Elimination Periods</b>	0, 30, 60, 90, 180 or 365 days. Calendar Day Cumulative EP needs to be met just once. Optional HHC Waiver	Same as CASH-FIRST	30, 60, 90, 180 or 365 Days Calendar Day	30, 60, 90 or 180 days. Calendar Day Cumulative	30, 60, 90, 180 or 365 Days	30, 60, 90, 120, 180 or 365 days beginning with date eligibility Needs to be met just once. Optional Calendar Day EP.
<b>Inflation Options</b>	<b>Lifetime or 20 Years:</b> 5% Compound Maximum Increase 2x, 3x, 4x. 3%, 3.5%, 4%, 4.5% Lifetime/Buy-Up Option	Same as CASH-FIRST	3% or 5% Compound, 5% Simple, FPO	5% Simple, 5% Double Max, 3% or 5% Comp/No Max	CPI Automatic, 5% Compound, GPO 5% Simple	Periodic Inflation Benefit 5% Simple, Comp/Double Max, 5% Comp/No Max
<b>Optional Riders</b>	Spouse Shared Care, Spouse Waiver, Survivorship, (Uninsured) Spouse Security pays add'l 60% of MDB paid for insured spouse's LTC services. Add'l benefit does not count toward Lifetime Maximum. Restoration of Benefits ROP, Full ROP Extended Rate Guarantee 10 or 20 Year Pay, Paid to Age 65 Flex to Age 85	Same as CASH-FIRST	Non Forfeiture, ROP, Restoration of Benefits	Shared Care, Restoration of Benefits Shared Waiver, Survivor Benefit, ROP, Full ROP, Shortened Benefit Period <b>Premium Payment Options: 10-Pay</b>	Shared Care, Non-Forfeiture Additional Cash Benefit, Restoration of Benefits, Survivorship/Waiver of Premium	Flex Cash Monthly Benefit, Cash Benefit, Shortened Benefit Period, Restoration of Benefits, Joint Waiver of Premium, Survivor Waiver of Premium, Shared Care Premium Payment Options: 10-pay, Paid Up or Reduced Premium. At Age 65.
<b>State Availability</b> Benefits & Options may vary by state.	All States except: CA	All States except: CA	All States except: CA, CT, FL, HI, IL, IN, MD, MN, NV, NY, OH, PA, RI, VT, VA	All States except: CA, MO	All States except: CA	All States except HI