

INVESTMENT ADVISOR'S LONG-TERM CARE INSURANCE PARTNERS

INCREASED LONGEVITY, PAIRED with the shaky finances of the Medicaid and Medicare systems, makes the purchase of long-term care insurance a good investment for many of your clients, especially the owners of closely held businesses, before age or infirmity makes them ineligible for coverage. Our listing of group and individual policies below is a good place to start your search.

AETNA LIFE INSURANCE CO. Aetna LTC Insurance (Group)

800-872-3862 • www.aetna.com

Company Ratings

AM Best: A

Fitch: AA-

Moody's: Aa3

S&P: A+

Weiss: NR

Standard Issue Ages

Min: NA

Max: NA

Premiums*

Age 50: \$240.00 Age 60: \$553.20

Age 65: \$892.80 Age 70: \$1,399.20

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$50/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver benefits, care by family members, caregiver training, confined care, contingent non-forfeiture, cost of living increase, five-year rate guarantee, HHC reimbursement, home modification, indemnity benefit, inflation protection, informed care cash benefit, international protection, medical alert system, rate guarantee, respite benefits, spousal discount, transition benefit, waiver of premium

BANKERS LIFE & CASUALTY CO.

Tax-Qualified Essential LTC Policy GR-N520 (Individual)

800-231-9150 • www.bankerslife.com

Company Ratings

AM Best: B++

Fitch: BBB+

Moody's: Baa3

S&P: BB+

Weiss: NR

Standard Issue Ages

Min: 18

Max: 89

Premiums*

Age 50: \$386.73 Age 60: \$677.70

Age 65: \$981.36 Age 70: \$1,538.46

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a one-and-a-half-year HHC benefit of \$80/day; and no inflation protection.*

Features included in base policy:

Adult day care, care coordinator, contingent non-forfeiture, guaranteed purchase option, home & community care weekly benefit, HHC reimbursement, international protection, spousal discount, therapeutic device, waiver of premium

ALLIANZ LIFE INS. CO. OF NORTH AMERICA Generation Protector II (Individual)

800-950-5872 • www.allianzlife.com

Company Ratings

AM Best: A+

Fitch: NR

Moody's: A2

S&P: AA-

Weiss: NR

Standard Issue Ages

Min: 18

Max: 84

Premiums*

Age 50: \$374.00 Age 60: \$544.00

Age 65: \$782.00 Age 70: \$1,258.00

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver training, confined care, contingent non-forfeiture, five-year rate guarantee, HHC reimbursement, international protection, rate guarantee, respite benefits, spousal discount, waiver of premium

BANKERS LIFE & CASUALTY CO.

Tax-Qualified Essential LTC Policy GR-N550 (Individual)

800-231-9150 • www.bankerslife.com

Company Ratings

AM Best: B++

Fitch: BBB+

Moody's: Baa3

S&P: BB+

Weiss: NR

Standard Issue Ages

Min: 18

Max: 89

Premiums*

Age 50: \$469.89 Age 60: \$823.23

Age 65: \$1,193.31 Age 70: \$1,879.38

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver training, contingent non-forfeiture, dual waiver of premium benefits, guaranteed purchase option, HHC reimbursement, home modifications, international protection, medical alert system, respite benefits, restoration of benefits, spousal discount, spousal waiver of premium, therapeutic device, waiver of premium

Abbreviations: NA: not available; NR: not rated; NH: nursing home; HHC: home health care

BERKSHIRE LIFE INS. CO. OF AMERICA**
Care ProVider (Individual)

888-505-8743 • www.theberkshire.com

Company Ratings **Standard Issue Ages**
AM Best: A+ **Min:** 40
Fitch: NR **Max:** 84
Moody's: NR
S&P: NR
Weiss: NR

Premiums*
Age 50: \$302.40 **Age 60:** \$547.20
Age 65: \$825.60 **Age 70:** \$1,334.40

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver training, contingent non-forfeiture, dual waiver of premium benefits, HHC reimbursement, home modification, international protection, respite benefits, spousal waiver of premium, waiver of premium

***Berkshire Life Insurance Co. of America is a wholly owned stock subsidiary of the Guardian Life Insurance Co. of America.*

JOHN HANCOCK LIFE INSURANCE CO.
Customer Care II LTC03 (Individual)

800-377-7311
www.johnhancocklongtermcare.com

Company Ratings **Standard Issue Ages**
AM Best: A++ **Min:** 18
Fitch: AA+ **Max:** 84
Moody's: Aa2
S&P: AA+
Weiss: NR

Premiums*
Age 50: \$423.00 **Age 60:** \$677.00
Age 65: \$1,015.00 **Age 70:** \$1,636.00

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, bed reservation benefit, care coordinator, care by family members, caregiver training, contingent non-forfeiture, HHC coverage, home modification, inflation protection, international protection, medical alert, non-forfeiture, respite benefits, return of premium, waiver of premium

EQUITABLE LIFE & CASUALTY
The New Continuum (Individual)

800-352-5170 • www.equillife.com

Company Ratings **Standard Issue Ages**
AM Best: B++ **Min:** 18
Fitch: NR **Max:** 84
Moody's: NR
S&P: NR
Weiss: NR

Premiums*
Age 50: \$333.00 **Age 60:** \$637.00
Age 65: \$922.00 **Age 70:** \$1,359.00

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day with a 30-day elim. period; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver benefits, care by family members, caregiver training, confined care, contingent non-forfeiture, HHC reimbursement, international protection, NAIC-shortened benefit, rate guarantee, respite benefits, restoration of benefits, spousal discount, waiver of premium

MASSMUTUAL
SignatureCare (Individual)

800-234-2865 • www.bankerslife.com

Company Ratings **Standard Issue Ages**
AM Best: A++ **Min:** 40
Fitch: AAA+ **Max:** 84
Moody's: Aa1
S&P: AAA
Weiss: NR

Premiums*
Age 50: \$330.75 **Age 60:** \$567.00
Age 65: \$779.63 **Age 70:** \$1,275.75

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver training, contingent non-forfeiture, dual waiver of premium benefits, HHC reimbursement, home modifications, international protection, medical alert system, respite benefits, spousal discount, spousal waiver of premium, waiver of premium

JOHN HANCOCK LIFE INSURANCE CO.
Group LTC (Group)

800-330-4598 • www.gltc.jhancoc.com

Company Ratings **Standard Issue Ages**
AM Best: A++ **Min:** 18
Fitch: AA+ **Max:** NA
Moody's: Aa2
S&P: AA+
Weiss: AA-

Premiums*
Age 50: \$225.60 **Age 60:** \$477.60
Age 65: \$770.60 **Age 70:** \$1,223.00

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, bed reservation benefit, care coordinator, care by family members, caregiver training, contingent non-forfeiture, HHC coverage, home modification, inflation protection, international protection, medical alert, non-forfeiture, respite benefits, return of premium, waiver of premium

METROPOLITAN LIFE INSURANCE CO.
MetLife Group LTC Insurance (Group)

800-308-0179 • www.metlife.com

Company Ratings **Standard Issue Ages**
AM Best: A+ **Min:** None
Fitch: AA **Max:** None
Moody's: Aa2
S&P: AA
Weiss: NR

Premiums*
Age 50: Varies **Age 60:** Varies
Age 65: Varies **Age 70:** Varies

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver benefits, care by family members, caregiver training, confined care, contingent non-forfeiture, cost of living increase, five-year rate guarantee, HHC reimbursement, home modifications, international protection, medical alert system, offsetting elimination period, rate guarantee, respite benefits, restoration of benefits, terminal illness benefit, therapeutic device, transition benefit, waiver of premium

INVESTMENT ADVISOR'S LONG-TERM CARE INSURANCE PARTNERS

METROPOLITAN LIFE INSURANCE CO. MetLife LTC Insurance VIP2 Series (Individual)**

800-308-0179 • www.metlife.com

Company Ratings Standard Issue Ages

AM Best: A+ **Min:** 18
Fitch: AA **Max:** 84
Moody's: Aa2
S&P: AA
Weiss: NR

Premiums*

Age 50: \$430.30 **Age 60:** \$668.40
Age 65: \$991.10 **Age 70:** \$1,624.70

**Based on a three-year NH benefit of \$100/day with a 100-day elim. period; a three-year HHC benefit of \$50/day; and no inflation protection.*

Features included in base policy:

Adult day care, care, bed reservation benefit, caregiver training, confined care, contingent non-forfeiture, five-year rate guarantee, HHC reimbursement, home modifications, international protection, medical alert system, offsetting elimination period, respite benefits, spousal discount, terminal illness benefit, therapeutic device, transition benefit, waiver of premium

***Consists of four policies, Value, Ideal, Premier, and Facilities Only*

NORTHWESTERN LTC INSURANCE CO.** QuietCare RS (Individual)

877-582-6582 • www.nmfn.com

Company Ratings Standard Issue Ages

AM Best: A++ **Min:** 18
Fitch: AAA **Max:** 79
Moody's: Aaa
S&P: AAA
Weiss: NR

Premiums*

Age 50: \$411.40 **Age 60:** \$678.30
Age 65: \$940.10 **Age 70:** \$1,535.10

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care by family members, caregiver training, confined care, contingent non-forfeiture, HHC reimbursement, home modifications, respite benefits, spousal discount, therapeutic device, waiver of premium

***Northwestern LTC Insurance Company is a stock subsidiary of Northwestern Mutual.*

MINNESOTA LIFE LTC Guard (Individual)

800-643-5728 • www.minnesotalife.com

Company Ratings Standard Issue Ages

AM Best: A+ **Min:** 40
Fitch: AA **Max:** 84
Moody's: Aa2
S&P: AA-
Weiss: A-

Premiums*

Age 50: \$339.07 **Age 60:** \$565.11
Age 65: \$847.66 **Age 70:** \$1,299.75

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver training, contingent non-forfeiture, waiver of premium benefits, HHC reimbursement, home modification, indemnity benefit, international protection, respite benefits, spousal discount, spousal waiver of premium, waiver of premium

PENN TREATY NETWORK AMERICA Simple LTC Solutions (Individual)

800-362-0700 • www.penn treaty.com

Company Ratings Standard Issue Ages

AM Best: B **Min:** 40
Fitch: NR **Max:** 84 (NTQ)
Moody's: NR 89 (TQ)
S&P: B
Weiss: NR

Premiums*

Age 50: \$340.00 **Age 60:** \$556.00
Age 65: \$801.00 **Age 70:** \$1,269.00

**Based on a 1,250-day NH benefit of \$100/day with a 30-day elim. period; 1,250-day HHC benefit of \$80/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver benefits, confined care, contingent non-forfeiture, HHC reimbursement, spousal discount

MUTUAL OF OMAHA INSURANCE CO. LTC II (Individual)

800-775-6000 • www.mutualofomaha.com

Company Ratings Standard Issue Ages

AM Best: A **Min:** 18
Fitch: AA- **Max:** 79
Moody's: Aa3
S&P: AA-
Weiss: A-

Premiums*

Age 50: \$687.48 **Age 60:** \$1,004.45
Age 65: \$1,503.48 **Age 70:** \$2,633.22

**Based on a lifetime NH benefit of \$100/day with a 90-day elim. period; a lifetime HHC benefit of \$100/day; and guaranteed purchase option.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver benefits, care by family members, caregiver training, confined care, guaranteed purchase option, HHC reimbursement, home modification, international protection, medical alert, offsetting elimination period, respite benefits, restoration of benefits, spousal discount, substitute service benefit, therapeutic device, waiver of premium

PHYSICIANS MUTUAL INSURANCE CO. P146 Vista Care Choices (Individual)

800-645-4300 • www.physiciansmutual.com

Company Ratings Standard Issue Ages

AM Best: A **Min:** 18
Fitch: NR **Max:** 84
Moody's: NR
S&P: AA-
Weiss: A+

Premiums*

Age 50: \$416.00 **Age 60:** \$709.00
Age 65: \$1,027 **Age 70:** \$1,665.00

**Based on a three-year NH benefit of \$3,000/month with a 90-day elim. period; a three-year HHC benefit of \$3,000/month; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver training, confined care, contingent non-forfeiture, home & community care monthly benefit, HHC reimbursement, home modification, international protection, medical alert system, respite benefits, restoration of benefits, waiver of premium

Abbreviations: NA: not available; NR: not rated; NH: nursing home; HHC: home health care

INVESTMENT ADVISOR'S LONG-TERM CARE INSURANCE PARTNERS

PRUDENTIAL INSURANCE CO. OF AMERICA LTC 3 (Individual)

800-732-0416 • www.prudential.com

Company Ratings **Standard Issue Ages**
AM Best: A+ **Min:** 18
Fitch: AA **Max:** 79
Moody's: Aa3
S&P: AA-
Weiss: NR

Premiums*
Age 50: \$329.23 **Age 60:** \$523.68
Age 65: \$767.97 **Age 70:** \$1,284.13

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$50/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, caregiver benefits, care by family members, caregiver training, confined care, contingent non-forfeiture, HHC reimbursement, home modifications, international protection, medical alert system, respite benefits, restoration of benefits, spousal discount, therapeutic device, waiver of premium

UNITED OF OMAHA

Assured Solutions Plus (Individual)

800-775-6000 • www.mutualofomaha.com

Company Ratings **Standard Issue Ages**
AM Best: A **Min:** 18
Fitch: AA- **Max:** 79
Moody's: Aa3
S&P: AA-
Weiss: A-

Premiums*
Age 50: \$843.76 **Age 60:** \$1,202.93
Age 65: \$1,765.24 **Age 70:** \$3,091.70

**Based on a lifetime NH benefit of \$100/day with a 90-day elim. period; a lifetime HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver benefits, care by family members, caregiver training, confined care, guaranteed purchase option, five-year rate guarantee, HHC reimbursement, home modification, informed care cash benefit, international protection, medical alert, offsetting elimination period, rate guarantee, respite benefits, spousal discount, therapeutic device, waiver of premium

PRUDENTIAL INSURANCE CO. OF AMERICA GLTC 3.5 (Group)

800-732-0416 • www.prudential.com

Company Ratings **Standard Issue Ages**
AM Best: A+ **Min:** 18
Fitch: AA **Max:** 84
Moody's: Aa3
S&P: AA-
Weiss: NR

Premiums*
Age 50: \$249.84 **Age 60:** \$543.84
Age 65: \$819.24 **Age 70:** \$1,231.80

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$50/day; and periodic inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, caregiver benefits, care by family members, caregiver training, confined care, contingent non-forfeiture, HHC reimbursement, home modifications, international protection, medical alert system, respite benefits, restoration of benefits, spousal discount, therapeutic device, waiver of premium

UNUMPROVIDENT CORP.

Group GLTC Advantage (Group)

800-887-2180 • www.unumprovident.com

Company Ratings **Standard Issue Ages**
AM Best: A- **Min:** 18
Fitch: A- **Max:** 80
Moody's: Baa1
S&P: BBB+
Weiss: NR

Premiums*
Age 50: \$216.00 **Age 60:** \$450.00
Age 65: \$781.20 **Age 70:** \$1,191.60

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$50/day; and periodic inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care by family members, contingent non-forfeiture, five-year rate guarantee, HHC indemnity, home modification, informed care cash benefit, indemnity benefit, international protection, monthly indemnity benefit, rate guarantee, respite benefits, waiver of premium

THE STATE LIFE INSURANCE CO. CareGuard (Individual)

800-524-3966 • www.statelife.com

Company Ratings **Standard Issue Ages**
AM Best: A **Min:** 40
Fitch: NR **Max:** 84
Moody's: NR
S&P: AA-
Weiss: NR

Premiums*
Age 50: \$334.95 **Age 60:** \$561.15
Age 65: \$761.25 **Age 70:** \$1,122.30

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$100/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, care coordinator, caregiver training, confined care, contingent non-forfeiture, dual waiver of premium benefit, HHC reimbursement, home modification, international protection, respite benefits, spousal discount, spousal waiver of premium, waiver of premium

UNUMPROVIDENT CORP.

LTC03 (Individual)

800-887-2180 • www.unumprovident.com

Company Ratings **Standard Issue Ages**
AM Best: A- **Min:** 18
Fitch: A- **Max:** 80
Moody's: Baa1
S&P: BBB+
Weiss: NR

Premiums*
Age 50: \$368.50 **Age 60:** \$628.40
Age 65: \$909.60 **Age 70:** \$1,493.10

**Based on a three-year NH benefit of \$100/day with a 90-day elim. period; a three-year HHC benefit of \$50/day; and no inflation protection.*

Features included in base policy:

Adult day care, alternate care, bed reservation benefit, caregiver training, confined care, contingent non-forfeiture, home & community care weekly benefit, HHC indemnity, HHC reimbursement, home modification, indemnity benefit, medical alert system, respite benefit, spousal discount, therapeutic device, waiver of premium

Abbreviations: NA: not available; NR: not rated; NH: nursing home; HHC: home health care