

Policy Comparison

03-22-2001

Information supplied by John E. Mayer, BFA Family Wealth Planners

	AIG Life Insurance Co.	Bankers United Life Assurance Co.	CNA	GE Capital Assurance	John Hancock Life Insurance Co.	Transamerica Occidental Life	UNUM
Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHH ^{CV} TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC9 ¹ TQ	TransCare T [^] LTC 124-1 ¹	LTC99Q Advantage Plus TQ
When was the policy first issued?	4/97	8/98	11/98	1/98	9/96	1/97	4/99
When was the policy information last reviewed by the company?	01/2001	01/2001	01/2001	01/2001	01/2001	01/2001	01/2001
Is the policy tax qualified under Federal regulations?	Rider, See Comments	Yes	Yes	Yes	Yes	Yes	Yes
Is the premium guaranteed not to rise for some future period?	No	5 years for regular pay plan and lifetime for limited pay plans.	10 years. With limited pay options, rate guarantee is 5 years.	No	No	No	No
What are the youngest and oldest issue ages for the policy?	40-89	18-99	18-84	18-84	40-84	18-90	18-80

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If the premium depends on the health status or lifestyle of the insured, what are the different classes?	Preferred	Sgl Prefrd, Married Preferred Sgl Std, Married Std	Preferred, Select	Preferred Standard	Preferred, Select Class I, Class II	Preferred, Standard, Class 2.	Preferred Plus, Preferred, Class 1, 2, 3
Does the policy give a discount rate when a husband and wife buy policies at the same time? If so, what is the discount?	10%	Yes, See Comments	20%	20%	10%*	10%	10%
Does the spousal discount apply to 2 unrelated people living together?	No	No	No	See Comments	No	No	No

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Is there a discount for members of the same family living together? If so, what is the discount?	No	No	No	Yes, See Comments	5%	5%	No
What range of nursing home daily benefits is offered?	50-200	40-300	40-300	30-250	50-500	50-300	33-267
Does the policy pay the full daily benefit for nursing home care (indemnity or reimburse based on the cost of care (reimbursement))	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Indemnity

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What options are offered for total years or doll of nursing home benefits?	2,3,4,5 yrs, Life	7,500/\$10, 15,000/\$10, Life	2,3,4,5 yrs, Life	2,3,4,6 yrs, Life	2,3,4,6,10 yr Life	1,2,3,4,5 yrs Life	2,3,4,5,6 yrs, Life
What daily benefits, benefit periods, elimination periods, are available to buyers age 80 and older?	Max daily benefit \$150 for 80-85-89. Max benefit period 3yrs	Plan 1 -\$7,500/\$10; max ind \$225,000. 20,60,90 or 180 elim periods	Benefit period 2 years for 80-84. 30 90 elim periods for 80-84. COLI benefit increase rider N/A ages 77-84.	Benefit period 2, 3,4,6 years for 80-84. Up to \$150 daily benefit for 80-84.	Max daily benefit \$250 for 80-84. Benefit period 2, 3 years for 80-84. Elimination period only 100, 180 days for 80-84. No Shared Care or Restoration of Benefits for 80-84.	All options available.	na

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What choices of elimination or waiting periods are available?	0,30,100 days	0,20,60,90,180 days	0,30,90,180,365 days	50,100 days	20,60,100,180 days	0,30,60,90,180,365 days	20,30,60,90,180,365,730 days
Do elimination days have to be accumulated over a limited time period? If so, how much time is allowed?	Lifetime	20 day elim within 180 days; other elim periods - lifetime.	Lifetime	2 years	Within period of care	4x elim period	365 days for elim periods less than 365 days. Elim periods greater than 365 days must be fulfilled with consecutive days.
Is the elimination period applied only once? (vs satisfying a new elimination period for each new episode of care)	Yes	For elim periods 60 days & longer	Yes	Yes	Yes	Yes	Yes

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How many days must the insured be in a nursing home before the premium is waived?	90	60	12	0	0	See Comments	0
Does the waiting period for premium waiver begin with receiving care, or receiving benefits?	Benefits	Care	Care	Benefits	Benefits	Benefits	Benefits
Is premium waived for both if one is in a nursing home or assisted living facility?	Yes	No	Rider	No	Rider	No	No

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If the insurance pays to hold a Nursing Home bed during a temporary absence, how many days per year will they pay to reserve it?	30	21*	30	21	21*	21	31
For what reason will bed reservation be paid?	Hospitalizatic	Hospitalization	Any Reason	Any Reasor	Hospitalizatic	Hospitalizatic	Hospitalization
At the death of an insured, does a surviving insured spouse receive a paid-up policy?	No	Rider	Rider	Yes	Rider	Rider	Rider

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How many years must the policy be in force for survivor to get paid up policy?	na	10	7	10	10	10	10
Is the survivorship benefit restricted if claims were	na	No restriction	No restriction	Restricted	Restricted	No restriction	No restriction

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Can spouses share core benefits in a joint policy, share core benefits with a rider, purchase a shared additional benefit pool, use half the remaining benefit of a deceased spouse, or not share benefits?	No Shared Benefit	No Share Benefit	Shared Addition: Ben Pool Rider	No Shared Benefit	Rider to Share Benefits	No Shared Benefit	No Shared Benefit
Can the nursing home coverage be used for alternative forms of care that replace nursing home stays?	No	Yes	Yes	Yes	No	Yes	Yes

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Must the insured be receiving benefits to apply for Alternate Plan of Care benefits?	na	No	No	No	na	No	No
What percentage of the nursing home daily benefit is paid for care in an assisted living facility? (Note: this is NOT percentage of charges, which is shown under "copayment".)	100%	50-100% NH	100%	100%	100%	100%	100%
What is the elimination period for care in an Assisted Living Facility?	Same as Nur Home	Same as Nur Home	Same as Nur Home	Same as Nur Home	Same as Nur Home	Same as Nur Home	Same as Nursing Home

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What is the waiting period for Waiver of Premium in an Assisted Living Facility?	90	60	12	0	0	See Comments	0
Does the Assisted Living Facility Waiver Waiting Period begin with receiving care or receiving	Benefits	Care	Care	Benefits	Benefits	Benefits	Benefits
Is home health care provided by the Policy, a Rider, or Not provided?	Policy	Policy	Policy	Policy	Policy	Policy	Rider
Does home care include homemaker	Yes, See Comments	Yes	Yes	Yes	Yes	Yes	Yes

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Are benefits for care by friends or unlicensed providers Included, paid by a Rider, paid if pre-approved by the insurer, or not provided?	No	No	Yes, See Comments	Included	Yes, See Comments	No	Rider
Are benefits for care by family members Included, paid by a Rider, paid if pre-approved by the insurer, or not provided?	No	No	Yes, See Comments	No	No	No	Rider

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Is care by a spouse Excluded or Not Excluded from the family care benefit, paid by a Rider, or paid if pre-approved by the insurer?	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Rider
Are caregivers excluded from the informal care benefit if they live with the insured?	na	na	Excluded	Excluded	Not Excluded	na	Not Excluded
What percent of the Home Care Daily Benefit is paid for care by Family, Friends, or other Unlicensed caregivers?	na	na	100%	100%	100%	na	100%

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What percentage of the home care daily benefit is paid for adult day care? Note that this is NOT percentage of charges, which is shown under 'copayment'.	100%	100%	100%	100%	100%	100%	100%
How many days of respite care are provided per year, and at what percentage of the maximum home care daily benefit?	30 @ 100%	21 @ 100% of NHDB*	30 @ 100%	21 @ 100%	100%	21 @ 100%	15 @ 100%

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What percentage of the home care daily benefit is paid for hospice care?	100%	100%	100%	100%	100%	100%	100%
What amount is paid for medical equipment? This is often expressed as a multiple of the daily benefit. Example: 30X DB means 30 times the daily benefit - e.g. \$3000 if the daily benefit is \$100.	None	200x HCDB with Care Coord	See Comments	50X DB	With Flex Fund Rider	50X MDB	\$5000*

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What amount is paid for drugs/medications provided by a home health agency?	None	None	None	None	With Flex Fund Rider	None	None
Is there a benefit to train a family member or friend to give care so, how much is allowed and how often can this benefit be used?	5x HCDB life max	10x HCDB w/ Care Coord	7X HCDB per plan of care	5x DB lifetime max	With Flex Fund Rider	2X DB annually	\$5000 lifetime max*
If there is a caregiver training benefit, is it paid out of the care benefit pool, reducing the lifetime benefit?	Yes	Yes	Yes	Yes	Yes	Yes	No

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What additional home care benefits are provided	Emergency Response System up to \$50/yr when receiving at least 5 days/week HHC.	4 ambulance trips per year @ \$25 each.*	Home Medical Technology Benefit pays monthly up to 10% of weekly HCB for monitoring, diagnostic and compliance equipment in home. Home delivered meals, nutrition services, transportation between home and adult day care.	In-home safety devices; home delivered meals	With Flex Fund Rider, expenses paid for homemaker, emergency medical response system, transportation and from medical appointments prep and delivery of meals, care rec'd during elimination period, additional Care Advisory services, and other services in Plan of Care.	Medical Alert System up to policy limit of 50X MDB @ \$50/month.	None

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If the home care daily benefit is a percentage of the nursing home daily benefit, what percentages are offered?	0,50,100%	chosen separate	50,75,100%	100%	50,80,100%	50,100%	60,80,100%
Are there any copayment provisions, for example that the insured pay 20% of the cost of care?	None	None	None	20% some HHC w/o Care Co	None	None	None
What is the minimum and maximum home care daily	% of NH	20-200	% of NH	% of NH	% of NH	% of NH	% of NH

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Is the home care benefit limit applied to Daily, Weekly, or Monthly use?	Daily	Mnthly if Care Coord	Weekly	Mnthly if Care Coord	Weekly with Rider	Monthly	Daily
Does the policy pay the full home care daily benefit (indemnity) or reimburse based on the cost of care (reimbursement)?	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Reimbursement	Indemnity
Are the nursing home and home health care benefits combined into a single pool that can be used for either type of care?	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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What options are offered for total years or dollar of home health care?	same as NH	same as NH	same as NH	same as NH	same as NH	same as NH	same as NH
What elimination or waiting periods are offered for home health care?	Same as NH days	0,20,60,90,100 days	Same as NH days	Same as NH ¹ * days	Same as NH days	Same as NH ¹ day days	Same as NH days
How many days of home health care are needed in a week to count as 7 days toward the home care elimination period?	7	7	1	7	7*	7	1

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What is the waiting time for waiver of premium for those receiving home health	90	No Waiver	12	See Comments	0	See Comments	0
Does the waiting period for premium waiver begin with receiving home care, or receiving benefits?	Benefits	No Waiver	Care	Benefits	Benefits	Benefits	Benefits
Is premium waived for both if one receives home health care?	Yes	No	Rider	No	Rider	No	No

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Is medically necessary care a benefit trigger for Nursing Home care, Home Health Care, Both, or Neither?	No	No	No	No	No	No	No
How many activities of daily living limitations are required to receive nursing home benefits?	2/6	2/6	2/6	2/6	2/6	2/6	2/6
How many activities of daily living limitations are required to receive home health care benefits?	2/6	2/6	2/6	2/6	2/6	2/6	2/6

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Do the ADL limitations used by the insurer include bathing?	Yes	Yes	Yes	Yes	Yes	Yes	Yes
If the insured needs supervision or oversight in performing an ADL but not hands-on assistance, does this qualify as an ADL limitation?	No	Yes	Yes	Yes	Yes	See Comments	Yes
Does the policy pay for non-organic mental, emotional or nervous disorders, such as anxiety or depression?	Excluded	Not excluded	Not excluded	Not excluded	Not excluded	Not excluded	Not excluded

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What is the waiting period in months before pre-existing conditions are covered?	0 if condition disclosed, 6 mo if not	0	0	0	0	0	0
How many months back does the insurer look to identify pre-existing conditions?	6	0	0	0	0	0	0
What is the percentage of the initial benefit for simple inflation protection?	na%	5%	5%	5%	5%	5%	5%
What is the annual percentage increase for compound	5%	5%	5%	5%	5%	5%	5%

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After a claim is paid, is the inflation increase based on the Original benefit or the Remaining benefit?	Original	Original	Remaining	Original	Remaining	Original	Remaining
Option to buy increased coverage later without underwriting.	No	Either simp or compd infln p can be added the 90 day prior to the 1, 3rd or 5th anniversary of the policy-if there have be no claims. No evidence of insurability is required.	Every 3 yrs, benefit increase tied to COLI. If refuse twice, not offered again. This optional rider for additional cost available only if no inflation protection purchased.	No	Every 3rd anniversary, can increase DB by CPI or 5% compounded annually for 3 yrs, if greater.	No	No

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Does the policy require care management or offer it at the insured's option or not mentioned?	Optional. Personal Care Specialist develops Plan of Care, helps obtain services, monitors care. Does not reduce maximum benefits.	Optional. Personal Care Advisor, selected from company list, assesses need, develops and monitors Plan of Care, arranges for services. Enhanced benefits are available upon receiving Care Coordination benefit. They include Therapeutic Device Benefit, Medical Alert System Benefit, Home Modification Benefit, Caregiver	Optional. Claim experts assist in location of providers. Some LTC discounts available. They only reduce lifetime benefit care management used in conjunction with Independent Caregiver certification	Optional. Privileged Care Coordinator assesses need, develops plan of care, helps choose and monitor care. Benefits enhanced if Privileged Care Coordinator used: no copayment for homemaker or home health services. Elimination period waived for HHC, NH or ALF stay reduced by # of days HHC received, HHC monthly maximum - no daily max,	Optional. Care Advisory Services include assessment of need, plan of care, coordination of services and monitoring of care and services. Paid up to 3x DB per year. Does not reduce maximum benefits.	Required. Care Coordinator, chosen by company, does initial assessment, develops Service Plan, may refer to providers, and reassess at least every 6 months. All benefits must be in Service Plan to be payable except confinement in a NH, for which you may be certified as chronically ill by a physician. Does not reduce maximum benefits.	Optional. No cost Care Advisory Service through toll free number.

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If you are 'care free' (that is, you do not need any services either at home or in a Nursing Home) for a specified amount of time, are your benefits restored?	No	Yes, see Comments	Rider	Rider	Rider	No	Rider
Does the policy provide for a return of premiums paid minus claims	No	Rider	No	No	No	Rider	No
Does the Return of Premium Rider return earned premium at the death of the insured?	na	Yes	na	na	na	Yes	na

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Information supplied by John E. Mayer, BFA Family Wealth Planners

	AIG Life Insurance Co.	Bankers United Life Assurance Co.	CNA	GE Capital Assurance	John Hancock Life Insurance Co.	Transamerica Occidental Life	UNUM
Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHHCV TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC9 TQ	TransCare TQ LTC 124-127	LTC99Q Advantage Plus TQ
Does the Return of Premium Rider return earned premium on cancellation of the policy?	na	No	na	na	na	No	na
What percentage of earned premium net of claims paid is returned by the Return of Premium Rider?	na	na	na	na	na	100	na

Policy Comparison

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHH ^{CV} TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Care ¹⁻¹ Select LTC9 ¹ TQ	TransCare T ¹ LTC 124-121	LTC99Q Advantage Plus TQ
Is there a non-forfeiture benefit that converts the policy to paid-up status on lapse? This could be: Shortened benefit period, original daily benefit. Reduced paid up (reduced daily benefit)	Short Ben I after 3yrs	Shortened ben period*	Short Ben Pe after 3yrs	Short Ben I after 3yrs	shortened ben period*	Short Ben Pe after 3yrs	Short Ben Per after 3yrs
Are benefits limited to reasonable and customary/prevaling charges?	Yes	No	No	Home care only	No	No	na - Indemnity

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHH/TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC9/TQ	TransCare T/LTC 124-177	LTC99Q Advantage Plus TQ
Is care outside the US covered, and if so, where?	Canada, territories	Canada	No exclusions	Territory/Position	Yes- Canada, England, France etc.	Canada, territories	Canada;Ter;Poss;anywhere 30 days
Are there options for paying the entire premium in a single payment or over a fixed number of years?	None	20 yr, 10 yr single	10 yr;to age 65	None	10 yr, to age	Single payment	To 65, 10 yr.

Policy Comparison

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHHCV TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC96 TQ	TransCare Trans LTC 124-127	LTC99Q Advantage Plus TQ
The maximum total benefit paid by the \$100 DB 3/4 year policy shown below. If a policy has restoration of benefits, there is no maximum benefit. In this case the maximum shown assumes no restoration of benefits.	109500	150000	109500	109500	109500	109500	108000

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	AIG Life Insurance Co.	Bankers United Life Assurance Co.	CNA	GE Capital Assurance	John Hancock Life Insurance Co.	Transamerica Occidental Life	UNUM
Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHHCV TQ	Preferred Solution 1 TQ	Privileged Care Select II TQ	Advantage Growth Select LTC9 TQ	TransCare TQ LTC 124-121	LTC99Q Advantage Plus TQ
The lowest individual premium at age 60 for; \$100 daily benefit; 3 (if offered) or 4yrs nursing home benefit; 100 or 90 day elimination period; \$50 home care daily benefit; 3 or 4 years home care; no inflation protection	550	475	519	603*	470	485	414*

Policy Comparison

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	AIG Life Insurance Co.	Bankers United Life Assurance Co.	CNA	GE Capital Assurance	John Hancock Life Insurance Co.	Transamerica Occidental Life	UNUM
Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 640 _{LO}	Golden Care Select LTCHH ^{CV} TQ	Preferred Solution 1 TQ	Privileged Care Select II TQ	Advantage Growth Select LTC9 _{LO} TQ	TransCare T ^{LO} LTC 124-1 _{LO}	LTC99Q Advantage Plus TQ
The lowest individual premium at age 65 for; \$100 daily benefit; 3 (if offered) or 4yrs nursing home benefit; 100 or 90 day elimination period; \$50 home care daily benefit; 3 or 4 years home care; no inflation protection	790	779	764	864*	640	684	673*

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHHCV TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Care Select LTC9 TQ	TransCare TQ LTC 124-127	LTC99Q Advantage Plus TQ
The lowest individual premium at age 70 for; \$100 daily benefit; 3 (if offered) or 4yrs nursing home benefit; 100 or 90 day elimination period; \$50 home care daily benefit; 3 or 4 years home care; no inflation protection	1100	1302	1165	1404*	990	1038	1103*

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	AIG Life Insurance Co.	Bankers United Life Assurance Co.	CNA	GE Capital Assurance	John Hancock Life Insurance Co.	Transamerica Occidental Life	UNUM
Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHHCV TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC9 TQ	TransCare Trans LTC 124-127	LTC99Q Advantage Plus TQ
The lowest individual premium at age 75 for; \$100 daily benefit; 3 (if offered) or 4yrs nursing home benefit; 100 or 90 day elimination period; \$50 home care daily benefit; 3 or 4 years home care; no inflation protection	1850	2261	2020	2439*	1710	1680	1855*

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	AIG Life Insurance Co.	Bankers United Life Assurance Co.	CNA	GE Capital Assurance	John Hancock Life Insurance Co.	Transamerica Occidental Life	UNUM
Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHH ^{CV} TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC9 ¹⁻¹ TQ	TransCare T ¹ LTC 124-121	LTC99Q Advantage Plus TQ
The lowest individual premium at age 60 for; \$100 daily benefit; Lifetime nursing home benefit; shortest elimination period; \$100 home care daily benefit; Lifetime home care benefit; 5% compound inflation protection	2400	2430	2268	1989	2167	2097	2003

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHH ^{CV} TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Care ¹⁻¹ Select LTC9 ¹ TQ	TransCare T ¹ LTC 124-121	LTC99Q Advantage Plus TQ
The lowest individual premium at age 65 for; \$100 daily benefit; Lifetime nursing home benefit; shortest elimination period; \$100 home care daily benefit; Lifetime home care benefit; 5% compound inflation protection	3380	3608	3135	2772	2759	2848	2729

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHH ^{CV} TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Care ¹⁻¹ Select LTC9 ¹ TQ	TransCare T ¹ LTC 124-121	LTC99Q Advantage Plus TQ
The lowest individual premium at age 70 for; \$100 daily benefit; Lifetime nursing home benefit; shortest elimination period; \$100 home care daily benefit; Lifetime home care benefit; 5% compound inflation protection	4400	5411	4601	4131	4019	4145	3914

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHH ^{CV} TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC9 ¹⁻¹ TQ	TransCare T ¹ LTC 124-121	LTC99Q Advantage Plus TQ
The lowest individual premium at age 75 for; \$100 daily benefit; Lifetime nursing home benefit; shortest elimination period; \$100 home care daily benefit; Lifetime home care benefit; 5% compound inflation protection	6720	8323	7190	6534	6061	6454	5762
What is the Application Fee?	\$25	\$25	None	None	None	None	None

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHHCV TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC96 TQ	TransCare Trans LTC 124-127	LTC99Q Advantage Plus TQ
Has the company raised premiums on any inforce LTC policy (not necessarily this policy) since Jan 1, 1995?	No	No	Yes	No	No	No	No
The maximum total % increase in premium since 1/1/95, for any inforce LTC policy issued by this company.	N/A	N/A	31	N/A	N/A	N/A	N/A

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	AIG Life Insurance Co.	Bankers United Life Assurance Co.	CNA	GE Capital Assurance	John Hancock Life Insurance Co.	Transamerica Occidental Life	UNUM
Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHH/TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Care Select LTC9/TQ	TransCare Top LTC 124-177	LTC99Q Advantage Plus TQ
The Standard & Poor's insurer ratings are; Secure Rating Range; AAA = Extremely strong; AA = Very Strong; A = Strong; BBB = Good; ; Vulnerable Rating Range; BB = Marginal; B = Weak; CCC = Very weak; CC = Extremely weak; R = Regulatory action; NR = Not rated; ; pi = based on public info only	AAA	AA+	A	AA	AA+	AA+	AA-

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	AIG Life Insurance Co.	Bankers United Life Assurance Co.	CNA	GE Capital Assurance	John Hancock Life Insurance Co.	Transamerica Occidental Life	UNUM
Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHH ^{CV} TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC9 ¹⁻¹ TQ	TransCare Top LTC 124-121	LTC99Q Advantage Plus TQ
The Moody insurer ratings are; Aaa = Exceptional; Aa = Excellent; A = Good; Baa = Adequate; Ba = Questionable; B = Poor; Caa = Very poor; Ca = Exceptionally poor; C= The lowest; NR = Not Rated; ; Modifiers: 1 = Higher end of category; 2 = Middle of category; 3 = Low end of category	Aaa	Aa3	A2	Aa2	Aa2	Aa3	A1

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHHCV TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC9 TQ	TransCare Trans LTC 124-127	LTC99Q Advantage Plus TQ
The A.M. Best insurer ratings are: A++, A+ = Superior; A, A- = Excellent; B++, B+ = Very good; B, B- = Good; C++, C+ = Fair; C, C- = Marginal; D = Below minimum standards; E = Under state supervision; F = Liquidating; r = Based on parent company	A++	A	A	A+	A++	A+	A+

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Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 64020	Golden Care Select LTCHHCV TQ	Preferred Solution 1 TQ	Privileged Care Select II TQ	Advantage Growth Select LTC9 TQ	TransCare Trans LTC 124-127	LTC99Q Advantage Plus TQ
The Fitch insurer ratings are: AAA = Exceptionally Strong; AA = Very Strong; A = Strong; BBB = Good; BB = Moderately Weak; B = Weak; CCC, CC, C = Very Weak; D, DDD = Insolvent, Liquidating; Modifiers: + = High end of category; - = Low end of category	N/A	AA+	AA-	AA	AAA	AA+	N/A

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	AIG Life Insurance Co.	Bankers United Life Assurance Co.	CNA	GE Capital Assurance	John Hancock Life Insurance Co.	Transamerica Occidental Life	UNUM
Refers to the title or identifying number of the specific long term care policy.	Total LTC Form 6402o	Golden Care Select LTCHH ^{CV} TQ	Preferred Solution 1 TC	Privileged Care Select II TQ	Advantage Growth Select LTC9 ¹⁻¹ TQ	TransCare T [^] LTC 124-1 ¹	LTC99Q Advantage Plus TQ
What significant differences exist for this policy? Do click on a cell to expand it; or see all the differences.	Not written in AL. TQ rider N/A CT KS NY V Separate T policy available CA KY MN P SC TX. 30 day elim N/A as of 01/01/01 CO GA. 100 day elim N/A in G MN. MN has 90 day elim option. Rates vary in C FL MD MN No policy fee KY IN MI WI \$6 in MS. No 2 yr benefit period in FL. 5% spousal discount available to any married	Available as of 01/01/2001 in DC DE FL (IA IL IN KY MD ME MI MO MN MS NH NJ NC OH RI S SD TN VA V WI WV. \$7500/750 day plan n/a in FL. HHC and A paid at 100% WI. In CT FL GA MA MD MN MS NC NH SC WI, married preferred discount is 0 married rate Rates higher in MA; lower in N WI.	Different rate CA MD NJ. No rate guarantee CT FL NY T Limited pay options not available as of 01/01/01 in GA KS MD I NJ NY ND F RI TX WA. No rate guarantee with limited pay options in CT TN. No simple inflation in D IN WI. No 365 day period in CT GA KS MA MN N SD VT. No 180 day period in CT C	New Rider with enhanced benefits if used as care coordinator N/A as of 01/01/01 in C CT NY. In the states, HHC 1 on weekly basis and use of care coordinator reduces major benefits. Simple inflation protection N/A DE ID W. 2 yr plan N/A AZ FL. No respite care ID. No APC in FL WI. No survivorship benefit in F	"No Cost" endorsements, enhancements, and new ride HHC flex fee weekly HH enhanced elimination period for H Survivorship benefit, Dependent Spouse Share Home Care benefit not available as of 1/1/2001 in CT MD NY PA New enhancement riders N/A in WA. Benefit Transition (Share Care) N/A in	Not available NJ NY. No 1 yr benefit period in AZ FL GA MA ME NH NV OR S No 2 yr benefit AZ FL. Simple inflation protection N/A AZ DE IA ID OH WI. Return of premium N/A in AR NH NM NE SC WA. No 365 day elimination period in FL GA KS MA ND SD VT. No 180	Not available as of 01/01/2001 in FL NY PA TX VA WA. 180,365 and 730 day elimination period N/A in CT GA KS MN SD VT. 365,730 day elimination period N/A in NC ND. 730 day elimination period N/A in MA. Only uncapped inflation protection offered in DE ID IA IN ND NY OH WI. Only uncapped compound inflation offered

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Other comments regarding the policy. Double click on a cell to expand it; an asterisk indicates where to see all the text a cell contains.	Tax qualification by Rider. Without rider non-qualified policy has benefit triggers of 2/5 ADLs or cognitive impairment NH and HHC or medical necessity for NH only. Additional ADI for TQ plan in incontinence. Homemaker and companion services paid part of Plan of Care designed to provide assistance with ADLs. Five states have	20 day elimination period must be satisfied each period of care. Select Plus Option adds waiver of premium for survivor, respite care, bed reservation and ambulance benefit. For survivorship, only surviving spouse pay premium for balance of year. Spousal discount varies by age and benefits; approximately 25%	Shared Advantage Rider-spouse can purchase additional coverage to be used by whichever spouse needs. Dual waiver of premium rider applies to all LTC. Right to reduce benefits to reduce cost. Independent Caregiver certification benefit allows payment for care	Spousal discount applies to 2 people living together but 1 belonging to different generations same family. Premium A has 100% HHC; 50% option offered. Elimination period waived for HHC waiver of premium for HHC, HHC paid on monthly basis if Privileged Care Coordinator used. Friend can provide independent	"No Cost" endorsement added in most states include 21 day per hospitalization (no annual maximum) bed reservation homemaker services covered add standby assistance, mental exclusion removed, coverage outside US, contingency and longevity nonforfeiture (if no regular nonforfeiture), care advisory services 3 NHDB. Optional riders in 32	Relatives living together, such as brothers, sister or parents and children, eligible for 5% family discount. Contingent Insured Rider available - primary benefits when both primary insured and contingent insured are simultaneous eligible for benefits. Waiver of Premium for or HHC is a rider. Premium is waived on the	Also offered in non tax qualified version with same benefits, features and premiums. Care by family member or friend will be paid if Total Home Care Benefit option chosen. Alternate Care Services provides separate \$5000 lifetime pool of money for special services, equipment, and caregiver training. Amount not subject to inflation protection

Policy Comparison

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*= See Comments line in table. Information as of 1/1/2001. Premiums are for least expensive premium class, but do not reflect couples or group discounts. WARNING: premiums of different policies may not be comparable, because benefit levels may differ. All options not available in all states, or over age 79. California requires 7 ADL limitations in non-TQ policies, and does not allow limiting benefits to Reasonable & Customary charges. In Pennsylvania and Minnesota, ADL's must incl bathing. Mental illness is covered in Massachusetts and Washington. Policy information is believed accurate as of the above date. Policy issuers are asked to review their data in all cases. However, no warranties of accuracy or completeness are made by StrateCision, and the policy issuer should be consulted for final determination of features and premiums.