

## Long Term Care Premium Comparison

Date: **09/20/02**

Prepared for: **Richard Prospect and Rachel Prospect**

Prepared by:

State: IL IL  
 Birthdate: 8/8/42 9/9/44  
 Issue Age: 60 58

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**800-345-6789**

	Richard Prospect	Rachel Prospect	Richard Prospect	Rachel Prospect
	<b>Pacific Fidelity Prime LTC</b>	<b>Pacific Fidelity Prime LTC</b>	<b>Reliance Long Term Care Insurance</b>	<b>Reliance Long Term Care Insurance</b>
Tax Qualified	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Underwriting Class	<b>Preferred</b>	<b>Preferred</b>	<b>Preferred</b>	<b>Preferred</b>
Facility Daily Benefit	<b>\$120</b>	<b>\$120</b>	<b>\$120</b>	<b>\$120</b>
Facility Benefit Period	<b>3 years</b>	<b>3 years</b>	<b>3 years</b>	<b>3 years</b>
Home Care Daily Benefit	<b>\$120</b>	<b>\$120</b>	<b>100%</b>	<b>100%</b>
Home Care Benefit Period	<b>3 years</b>	<b>3 years</b>	<b>3 Years</b>	<b>3 Years</b>
Inflation Protection	<b>Compound</b>	<b>Compound</b>	<b>Compound</b>	<b>Compound</b>
Facility Elimination Period	<b>100 days</b>	<b>100 days</b>	<b>100 days</b>	<b>100 days</b>
Nonforfeiture	<b>No</b>	<b>No</b>	<b>No</b>	<b>No</b>
Marital Discount	<b>Yes</b>	<b>Yes</b>	<b>Both spouses</b>	<b>Both spouses</b>
Payment Option	<b>Lifetime</b>	<b>Lifetime</b>	<b>Lifetime</b>	<b>Lifetime</b>
Modal Factor	<b>Annual</b>	<b>Annual</b>	<b>Annual</b>	<b>Annual</b>
Other	HHC Elimination Period: <b>90 days</b>	HHC Elimination Period: <b>90 days</b>	Affiliation Discount: <b>No</b>	Affiliation Discount: <b>No</b>
Premium	<b>\$1,104.00</b>	<b>\$979.20</b>	<b>\$1,217.31</b>	<b>\$1,094.17</b>
	Pacific Fidelity Prime LTC can be bought as either a Tax Qualified Plan or a Non-Tax Qualified Plan. Premiums are the same for both plans.	Pacific Fidelity Prime LTC can be bought as either a Tax Qualified Plan or a Non-Tax Qualified Plan. Premiums are the same for both plans.	Reliance Complete Care can be bought as a Tax Qualified or Non Qualified plan. Facility and Home Care benefits are pooled.	Reliance Complete Care can be bought as a Tax Qualified or Non Qualified plan. Facility and Home Care benefits are pooled.