

National Guardian Life - EssentialLTC

CA Worksite Rates

SAMPLE PLAN DESIGNS			
Benefit Selections	Plan A	Plan B	Plan C
Lifetime Benefit	\$73,000	\$109,500	\$219,000
Daily Benefit Amount	\$100	\$150	\$200
Annual Benefit Growth Rate	None	3%	3%
Elimination Period	90-Day	90-Day	90-Day
Premium Waiver Rider	Yes	Yes	Yes

Age	Monthly Premium	Monthly Premium	Monthly Premium
40	\$45	\$162	\$270
41	\$46	\$165	\$274
42	\$47	\$168	\$280
43	\$49	\$171	\$285
44	\$50	\$174	\$290
45	\$51	\$177	\$296
46	\$53	\$180	\$301
47	\$54	\$184	\$307
48	\$55	\$187	\$312
49	\$57	\$191	\$319
50	\$58	\$194	\$324
51	\$60	\$198	\$331
52	\$63	\$204	\$339
53	\$65	\$209	\$348
54	\$68	\$214	\$357
55	\$71	\$220	\$368
56	\$73	\$226	\$377
57	\$76	\$231	\$386
58	\$79	\$236	\$394
59	\$83	\$243	\$405
60	\$86	\$249	\$415
61	\$93	\$262	\$436
62	\$100	\$275	\$458
63	\$108	\$290	\$484
64	\$117	\$303	\$504
65	\$126	\$319	\$532
66	\$136	\$336	\$560
67	\$147	\$354	\$590
68	\$158	\$370	\$617
69	\$171	\$389	\$649
70	\$184	\$409	\$682
71	\$202	\$442	\$736
72	\$221	\$447	\$795
73	\$242	\$515	\$858
74	\$264	\$559	\$933

Rates shown are rounded to nearest dollar. Plans are available to age 79. Contact us for rates 75-79.

For couples: Rate based on age of oldest insured plus 10%.

Example: 40 year on Plan A with spouse who is 44. Couples rate is \$55. (Age 44 rate of \$50 + 10%).

Contact us for rates ages 30-39 and 75-79.

This quote is a general description of benefits selected and is not a policy contract.

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The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. Please contact your licensed agent for more information, costs, and complete details on coverage. Availability of policies, features, and benefits may vary by state.

An insurance agent may contact you. Premiums vary by issue age and health and for some plans may be increased in the future. Long-term care insurance is underwritten by the insurance company we help you select. The policy is subject to underwriting and a medical exam may be required to determine eligibility.

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