

National Guardian Life - EssentialLTC

FL 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	\$55	\$188	\$314
41	\$56	\$191	\$319
42	\$58	\$195	\$325
43	\$59	\$198	\$331
44	\$61	\$202	\$336
45	\$62	\$206	\$343
46	\$64	\$209	\$349
47	\$66	\$214	\$356
48	\$67	\$217	\$362
49	\$69	\$222	\$369
50	\$71	\$225	\$375
51	\$74	\$231	\$385
52	\$77	\$237	\$394
53	\$80	\$242	\$404
54	\$83	\$248	\$414
55	\$86	\$256	\$426
56	\$90	\$262	\$437
57	\$93	\$268	\$447
58	\$97	\$275	\$458
59	\$101	\$282	\$471
60	\$105	\$289	\$482
61	\$113	\$303	\$506
62	\$122	\$318	\$531
63	\$132	\$336	\$559
64	\$142	\$352	\$586
65	\$153	\$370	\$617
66	\$165	\$390	\$650
67	\$179	\$410	\$683
68	\$193	\$431	\$718
69	\$208	\$452	\$754
70	\$224	\$475	\$791
71	\$246	\$512	\$854
72	\$269	\$553	\$921
73	\$294	\$596	\$994
74	\$322	\$648	\$1,079

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 18%.

Example: 40 year on Plan A with spouse who is 44. Couples rate is \$72. (Age 44 rate of \$61 + 18%).

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

Rates illustrated in August 2024 (NLTC-CB-CA2021)

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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