

# National Guardian Life - EssentialLTC

Worksite Rates (other than CA, FL, NY)

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	\$41	\$141	\$235
41	\$42	\$143	\$238
42	\$43	\$146	\$244
43	\$44	\$148	\$248
44	\$46	\$151	\$252
45	\$47	\$154	\$257
46	\$48	\$157	\$261
47	\$49	\$160	\$266
48	\$50	\$162	\$271
49	\$52	\$166	\$276
50	\$53	\$168	\$281
51	\$55	\$173	\$288
52	\$57	\$177	\$295
53	\$60	\$181	\$302
54	\$62	\$186	\$310
55	\$64	\$191	\$319
56	\$67	\$196	\$327
57	\$70	\$201	\$331
58	\$72	\$205	\$342
59	\$75	\$211	\$352
60	\$78	\$216	\$360
61	\$85	\$227	\$378
62	\$91	\$238	\$397
63	\$98	\$251	\$419
64	\$106	\$263	\$438
65	\$115	\$277	\$462
66	\$124	\$292	\$486
67	\$134	\$307	\$511
68	\$144	\$322	\$537
69	\$156	\$339	\$564
70	\$168	\$355	\$592
71	\$184	\$383	\$639
72	\$201	\$414	\$689
73	\$220	\$446	\$743
74	\$241	\$485	\$808

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 25%.

Example: 40 year on Plan A with spouse who is 44. Couples rate is \$58. (Age 44 rate of \$46 + 25%).

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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