

## INVESTMENT ADVISOR'S LONG-TERM CARE INSURANCE PARTNERS

### ALLIANZ LIFE OF NORTH AMERICA Generation Protector II (Individual)

800-950-7372 • www.allianzlife.com

#### Company Ratings

**AM Best:** A  
**Fitch:** NR  
**Moody's:** NR  
**S&P:** AA

#### Standard Issue Ages

**Min:** 18  
**Max:** 84

#### Premiums\*

**Age 50:** \$374.00      **Age 65:** \$782.00  
**Age 60:** \$544.00      **Age 70:** \$1,258.00

*\*Based on a three-year NH benefit of \$100/day with a 90-day elimination period; a three-year HHC benefit of \$100/day, and no inflation protection provided.*

### BANKERS LIFE & CASUALTY CO. TQ LTC GR-N550 (Individual)

800-231-9150  
www.bankerslife.com

#### Company Ratings

**AM Best:** B  
**Fitch:** BBB-  
**Moody's:** Ba2  
**S&P:** BB-

#### Standard Issue Ages

**Min:** 18  
**Max:** 89

#### Premiums\*

**Age 50:** \$469.89      **Age 65:** \$1,193.31  
**Age 60:** \$823.23      **Age 70:** \$1,879.38

*\*Based on a three-year NH benefit of \$100/day with a 90-day elimination period; a three-year HHC benefit of \$100/day, and no inflation protection provided.*

### ASSURITY LIFE INSURANCE CO. AssurityBalance (Individual)

888-505-3980 • www.assurity.com

#### Company Ratings

**AM Best:** A-  
**Fitch:** NR  
**Moody's:** NR  
**S&P:** NR

#### Standard Issue Ages

**Min:** 40  
**Max:** 84

#### Premiums\*

**Age 50:** \$317.63      **Age 65:** \$721.88  
**Age 60:** \$532.13      **Age 70:** \$1,064.25

*\*Based on a two-year NH benefit of \$100/day with a 90-day elimination period; a two-year HHC benefit of \$100/day, and no inflation protection provided.*

### BANKERS LIFE & CASUALTY CO. TQ Essential LTC GR-N520 (Individual)

800-231-9150  
www.bankerslife.com

#### Company Ratings

**AM Best:** B  
**Fitch:** BBB-  
**Moody's:** Ba2  
**S&P:** BB-

#### Standard Issue Ages

**Min:** 18  
**Max:** 89

#### Premiums\*

**Age 50:** \$386.73      **Age 65:** \$981.36  
**Age 60:** \$677.70      **Age 70:** \$1,538.46

*\*Based on three-year NH benefit of \$100/day with a 90-day elimination period; of the three years, 50% is available for HHC (i.e. 1 1/2 years).*

**Abbreviations:** NR: not rated; NH: nursing home; HHC: home health care; TQ: tax-qualified

## INVESTMENT ADVISOR'S LONG-TERM CARE INSURANCE PARTNERS

### BERKSHIRE LIFE INS. CO. OF AMERICA\*\*

LTC Choice ProVider (Individual)

888-505-8743  
www.berkshirelife.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A++	<b>Min:</b> 40
<b>Fitch:</b> NR	<b>Max:</b> 84
<b>Moody's:</b> NR	
<b>S&amp;P:</b> NR	

#### Premiums\*

<b>Age 50:</b> \$343.70	<b>Age 65:</b> \$919.14
<b>Age 60:</b> \$586.58	<b>Age 70:</b> \$1,609.97

\*Based on a three-year NH benefit of \$100/day with a 90-day elimination period; a three-year HHC benefit of \$100/day, and no inflation protection provided.

\*\*A wholly owned stock subsidiary of the Guardian Life Ins. Co. of America.

### EQUITABLE LIFE & CASUALTY

EquiCare 2020 (Individual)

800-352-5170  
www.equilife.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> B++	<b>Min:</b> 18
<b>Fitch:</b> NR	<b>Max:</b> 84
<b>Moody's:</b> NR	
<b>S&amp;P:</b> NR	

#### Premiums\*

<b>Age 50:</b> \$466.20	<b>Age 65:</b> \$1,290.80
<b>Age 60:</b> \$891.80	<b>Age 70:</b> \$1,902.60

\*Based on a three-year NH benefit of \$140/day with a 90-day elimination period; a three-year HHC benefit of \$140/day after a 30-day elimination period and no inflation protection provided.

### GENWORTH FINANCIAL

Genworth Financial Privilege Choice (Individual)

888-436-9678  
www.genworth.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A	<b>Min:</b> 18
<b>Fitch:</b> A-	<b>Max:</b> 79
<b>Moody's:</b> A2	
<b>S&amp;P:</b> A	

#### Premiums\*

<b>Age 50:</b> \$1,080.00	<b>Age 65:</b> \$1,665.00
<b>Age 60:</b> \$2,340.00	<b>Age 70:</b> \$3,825.00

\*Based on a four-year NH and assisted living benefit of \$4,500/month with a 90-day elimination period; a four-year HHC benefit of \$4,500/month, and no inflation protection provided.

### JOHN HANCOCK LIFE & HLTH IN. CO.

CareChoice/CorporateChoice (Large Group/Small Group)

888-321-4LTC  
www.johnhancockltc.com/group

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18 <sup>1</sup>
<b>Fitch:</b> AA	<b>Max:</b> 84 <sup>2</sup>
<b>Moody's:</b> Aa3	
<b>S&amp;P:</b> AA+	

#### Premiums\*

<b>Age 50:</b> \$300.00	<b>Age 65:</b> \$1,030.00
<b>Age 60:</b> \$660.00	<b>Age 70:</b> \$1,700.00

\*Based on a five-year NH benefit of \$100/day with a 90-day elimination period; a five-year HHC benefit of \$75/day, and inflation protection is provided.

<sup>1</sup>CareChoice and CorporateCareChoice;

<sup>2</sup>CorporateChoice only; there is no issue age

### MASSMUTUAL

SignatureCare 500 (Individual)

800-272-2216  
www.massmutual.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A++	<b>Min:</b> 18
<b>Fitch:</b> AAA	<b>Max:</b> 84
<b>Moody's:</b> Aa1	
<b>S&amp;P:</b> AAA	

#### Premiums\*

<b>Age 50:</b> \$422.55	<b>Age 65:</b> \$933.95
<b>Age 60:</b> \$639.13	<b>Age 70:</b> \$1,529.76

\*Based on a three-year NH benefit of \$100/day with a 90-day elimination period; a three-year HHC benefit of \$100/day, and no inflation protection provided.

### MEDAMERICA INS. CO.

Simplicityii SPL2-336 (Individual)

800-544-0327  
www.medamericaltc.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> B++	<b>Min:</b> 18
<b>Fitch:</b> NR	<b>Max:</b> 85
<b>Moody's:</b> NR	
<b>S&amp;P:</b> A-	

#### Premiums\*

<b>Age 50:</b> \$279.45	<b>Age 65:</b> \$820.80
<b>Age 60:</b> \$550.12	<b>Age 70:</b> \$1,210.28

\*Based on \$100,000 comprehensive cash benefit account with a \$3,000 monthly cash benefit, a 90-day calendar elimination period, and no inflation protection provided. Married, both insured.

**Abbreviations:** NR: not rated; NH: nursing home; HHC: home health care; TQ: tax-qualified

## INVESTMENT ADVISOR'S LONG-TERM CARE INSURANCE PARTNERS

### METROPOLITAN LIFE INS. CO. MetLife LTC LifeStage Advantage (Individual)

888-776-3882  
www.metlife.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18
<b>Fitch:</b> AA	<b>Max:</b> 84
<b>Moody's:</b> Aa2	
<b>S&amp;P:</b> AA-	

Premiums*	
<b>Age 50:</b> \$508.30	<b>Age 65:</b> \$1,097.71
<b>Age 60:</b> \$836.12	<b>Age 70:</b> \$1,582.21

*\*Based on \$100,000 total benefit amount and \$3,000 monthly benefit amount with a 100 calendar day EP with no inflation protection provided.*

### METROPOLITAN LIFE INS. CO. MetLife LTC VIP2 Series\*\* (Individual)

888-776-3882  
www.metlife.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18
<b>Fitch:</b> AA	<b>Max:</b> 84
<b>Moody's:</b> Aa2	
<b>S&amp;P:</b> AA-	

Premiums*	
<b>Age 50:</b> \$430.20	<b>Age 65:</b> \$949.20
<b>Age 60:</b> \$716.80	<b>Age 70:</b> \$1,380.60

*\*Based on a three-year NH benefit of \$100/day with a 100-day elimination period; a three-year HHC benefit of \$50/day, and no inflation protection provided.*

*\*\*Consists of four policies: Value, Ideal, Premier, and Facilities Only*

### METROPOLITAN LIFE INS. CO. MetLife Group LTC Insurance (Group)

888-776-3882  
www.metlife.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18
<b>Fitch:</b> AA	<b>Max:</b> None
<b>Moody's:</b> Aa2	
<b>S&amp;P:</b> AA-	

Premiums*	
<b>Age 50:</b> Varies	<b>Age 65:</b> Varies
<b>Age 60:</b> Varies	<b>Age 70:</b> Varies

### MINNESOTA LIFE INS. CO. LTC Guard (Individual)

888-505-9817  
www.minnesotalife.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 40
<b>Fitch:</b> AA-	<b>Max:</b> 84
<b>Moody's:</b> AA-	
<b>S&amp;P:</b> Aa3	

Premiums*	
<b>Age 50:</b> \$457.47	<b>Age 65:</b> \$1,143.68
<b>Age 60:</b> \$762.45	<b>Age 70:</b> \$1,753.63

*\*Based on a five-year NH benefit of \$100/day with a 90-day elimination period; a five-year HHC benefit of \$100/day, and no inflation protection provided.*

### NEW YORK LIFE INS. CO. LTCSelect Premier (Individual)

800-224-4582  
www.newyorklife.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A++	<b>Min:</b> 18
<b>Fitch:</b> AAA	<b>Max:</b> 85
<b>Moody's:</b> Aaa	
<b>S&amp;P:</b> AAA	

Premiums*	
<b>Age 50:</b> Varies	<b>Age 65:</b> Varies
<b>Age 60:</b> Varies	<b>Age 70:</b> Varies

### NORTHWESTERN LTC INS. CO.\*\* QuietCare RS (Individual)

877-582-6582, opt. 4  
www.nmfn.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A++	<b>Min:</b> 18
<b>Fitch:</b> AAA	<b>Max:</b> 79
<b>Moody's:</b> Aaa	
<b>S&amp;P:</b> AAA	

Premiums*	
<b>Age 50:</b> \$484.00	<b>Age 65:</b> \$1,106.00
<b>Age 60:</b> 798.00	<b>Age 70:</b> \$1,806.00

*\*Based on a three-year NH benefit of \$100/day with a 12-week elimination period; a three-year HHC benefit of \$100/day, and no inflation protection provided.*

*\*\*A stock subsidiary of Northwestern Mutual which guarantees the LTC benefits*

**Abbreviations:** NR: not rated; NH: nursing home; HHC: home health care

## INVESTMENT ADVISOR'S LONG-TERM CARE INSURANCE PARTNERS

### PHYSICIANS MUTUAL INS. CO. P146 Vista Care Choices (Individual)

800-645-4300  
www.physiciansmutual.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A	<b>Min:</b> 18
<b>Fitch:</b> NR	<b>Max:</b> 79
<b>Moody's:</b> NR	
<b>S&amp;P:</b> NR	

Premiums*	
<b>Age 50:</b> \$449.00	<b>Age 65:</b> \$1,088.00
<b>Age 60:</b> \$761.00	<b>Age 70:</b> \$1,745.00

*\*Based on a three-year NH benefit of \$3,000/month with a 90-day elimination period; a three-year HHC benefit of \$3,000/month, and no inflation protection provided.*

### THE PRUDENTIAL INS. CO. OF AMERICA LTC-3 (Individual)

800-732-0416  
www.prudential.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18
<b>Fitch:</b> A+	<b>Max:</b> 79
<b>Moody's:</b> A2	
<b>S&amp;P:</b> AA-	

Premiums*	
<b>Age 50:</b> \$329.23	<b>Age 65:</b> \$767.97
<b>Age 60:</b> \$523.68	<b>Age 70:</b> \$1,284.13

*\*Based on a three-year NH benefit of \$100/day with a 90-day elimination period; a three-year HHC benefit of \$100/day, and no inflation protection provided.*

### THE PRUDENTIAL INS. CO. OF AMERICA LTC Evolution (Individual)

800-732-0416  
www.prudential.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18
<b>Fitch:</b> A+	<b>Max:</b> 79
<b>Moody's:</b> A2	
<b>S&amp;P:</b> AA-	

Premiums*	
<b>Age 50:</b> \$393.23	<b>Age 65:</b> \$922.37
<b>Age 60:</b> \$667.64	<b>Age 70:</b> \$1,335.69

*\*Based on a \$100,000 NH benefit and no maximum/day with a 90-day elimination period; a \$100,000 HHC benefit of no maximum/day, and no inflation protection provided. Zone 1. 20% co-pay.*

### THE PRUDENTIAL INS. CO. OF AMERICA GLTC-4 (Group)

800-732-0416  
www.prudential.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18
<b>Fitch:</b> A+	<b>Max:</b> 84
<b>Moody's:</b> A2	
<b>S&amp;P:</b> AA-	

Premiums*	
<b>Age 50:</b> Varies	<b>Age 65:</b> Varies
<b>Age 60:</b> Varies	<b>Age 70:</b> Varies

### UNITED OF OMAHA Mutual Care My Way (Individual)

800-693-6083  
www.mutualofomaha.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18
<b>Fitch:</b> NR	<b>Max:</b> 79
<b>Moody's:</b> Aa3	
<b>S&amp;P:</b> AA-	

Premiums*	
<b>Age 50:</b> \$455.00	<b>Age 65:</b> \$989.00
<b>Age 60:</b> \$671.00	<b>Age 70:</b> \$1,759.00

*\*Based on a three-year NH benefit of \$100/day with a 90-day elimination period; a three-year HHC benefit of \$100/day, and no inflation protection provided.*

### UNITED OF OMAHA Assured Solutions Gold (Individual)

800-693-6083  
www.mutualofomaha.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18
<b>Fitch:</b> NR	<b>Max:</b> 79
<b>Moody's:</b> Aa3	
<b>S&amp;P:</b> AA-	

Premiums*	
<b>Age 50:</b> \$464.00	<b>Age 65:</b> \$1,009.00
<b>Age 60:</b> \$684.00	<b>Age 70:</b> \$1,797.00

*\*Based on a three-year NH benefit of \$100/day with a 90-day elimination period; a three-year HHC benefit of \$100/day, and no inflation protection provided.*

**Abbreviations:** NR: not rated; NH: nursing home; HHC: home health care

## INVESTMENT ADVISOR'S LONG-TERM CARE INSURANCE PARTNERS

### UNITED OF OMAHA

Cash First Plan  
(Individual)

800-693-6083  
www.mutualofomaha.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A+	<b>Min:</b> 18
<b>Fitch:</b> NR	<b>Max:</b> 79
<b>Moody's:</b> Aa3	
<b>S&amp;P:</b> AA-	

Premiums*	
<b>Age 50:</b> \$474.00	<b>Age 65:</b> \$991.00
<b>Age 60:</b> \$680.00	<b>Age 70:</b> \$1,585.00

*\*Based on a 2.8-year NH benefit of \$100/day with a 90-day elimination period; a 2.8-year HHC benefit of \$100/day, and no inflation protection provided.*

### UNUM

Group GLTC Advantage  
(Group)

800-421-0344  
www.unum.com

Company Ratings	Standard Issue Ages
<b>AM Best:</b> A-	<b>Min:</b> 18
<b>Fitch:</b> A-	<b>Max:</b> 80
<b>Moody's:</b> Baa1	
<b>S&amp;P:</b> NR	

Premiums*	
<b>Age 50:</b> \$234.00	<b>Age 65:</b> \$712.80
<b>Age 60:</b> \$460.80	<b>Age 70:</b> \$1,087.20

*\*Based on a three-year NH benefit of \$100/day with a 90-day elimination period; a three-year HHC benefit of \$100/day, and no inflation protection provided.*

**Investment**  
THE VOICE OF INDEPENDENTS  
**ADVISOR.com**

**Abbreviations:** NA: not available; NR: not rated; NH: nursing home; HHC: home health care