



# EssentialLTC

## How does EssentialLTC compare?



### Who we are

National Guardian Life Insurance Company (NGL) has been one of America's most successful and highly rated independent mutual life insurance companies.

We specialize in a suite of innovative products for life's journey, giving people the financial stability, careful guidance and peace of mind to lead a life filled with confidence, dignity and grace.

Our commitment to you is our main focus. We are a leader in the insurance industry because we value our policyholders, offer high-quality products and provide superior customer service.



**994,916**  
policyholders



(Excellent)  
**AM Best Rating**



**1909** **100+ years** in the insurance industry

If something is important to you and your policyholders, it's important to us. Reliability, quality and stability are attributes you can expect from NGL.

## Premium/Benefit Comparison

	NGL EssentialLTC	Mutual of Omaha	Thrivent
	Couple - Both Age 55	Couple - Both Age 55	Couple - Both Age 55
Premium	<b>\$4,783</b>	\$5,650	\$5,395
Day 1 LTC Benefits*	<b>\$492,750</b>	\$324,000	\$324,000
	Female Age 55 (Single / Married)	Female Age 55 (Single / Married)	Female Age 55 (Single / Married)
Premium	<b>\$3,037 / \$3,037</b>	\$3,591 / \$3,412	\$3,370 / \$3,201

	NGL EssentialLTC*	Mutual of Omaha	Thrivent
	40 - 79 (age nearest)	30 -79	18 -79
Discounts	<ul style="list-style-type: none"> <li>• <b>Joint pricing</b></li> <li>• <b>5% Association discount</b></li> <li>• <b>Employer Group (unisex) rate class</b></li> </ul>	<ul style="list-style-type: none"> <li>• 5% partner discount (one issued)</li> <li>• 15% partner discount (both issued)</li> <li>• 5% Association discount</li> <li>• 5% Common employer discount</li> </ul>	<ul style="list-style-type: none"> <li>• 5% couples discount (one issued)</li> <li>• 20% couples discount (both issued)</li> </ul>
Rate Classes	<ul style="list-style-type: none"> <li>• <b>Premier</b></li> <li>• <b>Employer Group (unisex)</b></li> </ul>	<ul style="list-style-type: none"> <li>• Preferred (-15%)</li> <li>• Select</li> <li>• Class I (+25%)</li> <li>• Class II (+50%)</li> </ul>	<ul style="list-style-type: none"> <li>• Preferred (-10%)</li> <li>• Standard</li> <li>• Class I (+25%)</li> <li>• Class II (+50%)</li> </ul>
Benefits Options	<b>\$50 - \$300 per day in \$10 increments</b>	\$1,500 - \$10,000 monthly in \$1 or \$50 increments, varying by product	\$1,500 - \$15,000 monthly in \$100 increments
Benefit Periods	<b>2, 3, 4, 5, 6 Years, or Lifetime</b>	2, 3, 4, or 5 Years (Secure Solution) ≈2.08 - ≈8.33 Years Defined by benefit pool & monthly benefit (Custom Solution)	2, 3, 4, 5, or 8 Years
Shared Benefits	<b>1 Policy with 3 Benefit Amounts, one for each insured and one Shared Benefit Amount</b>	2 Policies, one person may use all but 1 year in the partner's policy after exhausting their own policy	2 Policies, if one person exhausts both policies entirely, the insured not on claim can elect to purchase a Residual Benefit which is an additional 24 months for his/her use only
Premium Payment Durations	<ul style="list-style-type: none"> <li>• <b>Single Premium - never subject to rate increases</b></li> <li>• <b>10-Year Premium - never subject to rate increases</b></li> <li>• <b>Lifetime Premium</b></li> </ul>	Lifetime Premium	<ul style="list-style-type: none"> <li>• Lifetime Premium</li> <li>• 10-Year Premium</li> </ul>
Inflation Options	<b>3% and 5% compound</b>	<ul style="list-style-type: none"> <li>• 1% to 5% in .25% increments for 10, 15, 20 years or for life</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible Increase Benefit: Available up to issue age 70. Each year, benefits automatically increase by 5% compound, unless the insured opts for 0% compound.</li> <li>• Automatic Increase Benefit: Benefits will increase automatically by 1%, 2%, 3%, or 5% compound as chosen at the time of application.</li> </ul>
Return of Premium Riders	<ul style="list-style-type: none"> <li>• <b>Limited Return of Premium (premium less claims)</b></li> <li>• <b>Limited Return of Premium w/ Opt. Policy Surrender</b></li> </ul>	<ul style="list-style-type: none"> <li>• ROP Less Claims Paid</li> <li>• ROP Less Claims Paid if Death Before 65</li> <li>• ROP 3x Initial Maximum Monthly Benefit Less Claims Paid</li> </ul>	<ul style="list-style-type: none"> <li>• ROP Upon Death (less claims paid)</li> <li>• Policy must be active for at least 10 years for ROP benefit to be paid.</li> <li>• Not available with Shared Care Benefit Rider.</li> </ul>
Waiver of Premium	<b>Built in for Facility Care Services and Home Care Services.</b>	Built in for Facility Care Services and Home Care Services.	Built in for Facility Care Services and Home Care Services.
Elimination Periods	<b>30, 90, or 180 Service Days</b>	0, 30, 60, 90, 180, or 365 Calendar Days	30, 90, or 180 Service Days