

Long Term Care Product Portfolio Features For Cenco's Brokerage Partners

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Genworth

LTC Choice

Regular and California Partnership
Issue Age 18-79
Spousal discount
No guaranteed premium
10 pay, pay to age 65, full pay
Reimbursement
Elimination period for facility care is reduced by a day for each day receive benefits for covered care at home
Survivorship built into policy
No shared benefits

John Hancock

Custom Care II

Regular and California Partnership
Issue Age 18-84
Spousal discount
No guaranteed premium
Full pay, 10 pay, paid up at 65
Reimbursement
Elimination period for facility care is reduced by a day for each day receive benefits for covered care at home - by rider only
Shared benefits by rider

Met Life

VIP2

Regular and California Partnership
Issue Age 18-84
Spousal discount
3 plans - Value, Ideal, Premier
No guaranteed premium
Full pay, 10 pay, double pay 1st year, reduced pay at 65
Reimbursement (Indemnity with Value and Premier Plans)
Offers Facility Only plan
Shared benefits by rider

Berkshire Life

CareProVider

Issue Age 40-84
Joint policies priced using premium for age of older insured x130%
No guaranteed premium
Full pay, 10 pay, paid up at 65
Reimbursement, Indemnity with rider
No shared benefits

Prudential

LTC3

Issue Age 18-84
Spousal discount
No guaranteed premium
Full pay, 10 pay, pay to age 65, reduced pay at 65
Reimbursement
Shared benefits by rider