

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

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American General

AG LTC Insurance

Issue Age 21-84
Monthly benefit amounts from \$2,000 to \$12,000
Full pay only
Reimbursement
Flexible Care Benefit (cash benefit 40% of monthly maximum)
Inflation Protection Rider - for life, graded for life and graded to age 65

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

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

TransAmerica

TransCare

Issue Age 18-79
Maximum daily benefit - \$50 to \$400
5 year automatic rate guarantee - up to 10 years optional
Alternative Payment Benefit (APB) - a benefit equal to 10X the maximum daily benefit amount each month in lieu of all other benefits
Inflation protection- compound, simple and step-rated compound