

2018 Milliman LTCI Survey

PRODUCT EXHIBIT

This section describes, row-by-row, information in the product exhibit. Because many features cannot be fully described in limited space or may vary by state, please contact insurers (see row 55) for more information.

The abbreviations in the exhibit are defined in Table 29.

Company Name (rows 1 and 53) lists participating insurers in alphabetical order across the top of the exhibit. Each insurer may display as many as three products.

Product Type (row 2) distinguishes between comprehensive, home-care-only and facility-only products, indicating if the product is limited to work-site sales. In rows 2, 52, and 105, we identify three insurers offering facility-only coverage and one insurer offering home-care-only. Only one product is listed as "work-site", but rows 83-85 describe employer discounts for three insurers.

A "Facility Only" entry in other rows means the row is irrelevant for that product.

Product Marketing Name (rows 3 and 54) is the product's common brand name.

Product Form Number (row 4) is generic. It may vary by state.

Year First Individual LTCI Product Offered (row 5) is the year the insurer first offered individual LTCI coverage.

Year Current LTCI Product Was Priced (row 6) is the year the current product was most recently priced.

Jurisdictions LTCI Available (row 7) generally shows jurisdictions where the insurer sells, or intends to sell, LTCI. A displayed product may not be available in all jurisdictions. In some states, the insurer may sell through an affiliate (such as a New York company), which might have different product design.

State Partnerships (row 8) identifies the number of state Partnerships in which the insurer participated as of January 1, 2018, and specifically identifies any of the original four state partnerships (CA, CT, IN and NY) in which the insurer participates.

Financial Ratings & Ranking (rows 9-14) lists each company's ratings from the four major rating agencies (A. M. Best, S

TABLE 29. DESCRIPTION OF ABBREVIATIONS USED IN THE PRODUCT EXHIBIT

Abbreviation	Meaning	Abbreviation	Meaning
Amt(s)	Amount(s)	LT	Lifetime Benefit Period
APC	Alternate Plan of Care	Max	Maximum
App(s)	Applications	MDB	Maximum Daily Benefit
Avail	Available	MGI	Modified Guaranteed Issue
BIO	Benefit Increase Option (Inflation Protection)	MMB	Maximum Monthly Benefit
BP	Benefit Period	Mo(s)	Month(s)
Cal	Calendar	NA	Not applicable
CBIO	Compound Benefit Increase Option (Inflation Protection)	NH	Nursing Home
Clm	Claim	NH 75% /4 Yrs	75% of Nursing Home Benefit for Maximum of 4 Years
Coord	Coordination	NTQ	Non Tax-Qualified
CPI	Consumer Price Index	PAC	Pre-Authorized Check
CPI-U	Consumer Price Index for All Urban Consumers	Pfd	Preferred Risk Class
'ee(s)	Employee(s)	Prem(s)	Premium(s)
EP	Elimination Period	Reimb	Reimbursement
Extra \$	This Feature Costs Extra	Reqt	Requirement
FC	Facility Care	Sstd	Substandard Risk Class
FPO	Future Purchase Option	SUW	"Simplified Underwriting" (Fewer-Than-Normal Health Questions)
HC 25%/1 Yr	Home Care up to 25% of Nursing Home Benefit for Maximum of 1 Year	Svc	Service
HCA	Home Care Agency	TQ	Tax-Qualified
HCBC	Home & Community-Based Care (e.g., Adult Day Care)	UW	Underwriting
HCO	Home care only (no facility coverage)	WP	Waiver of Premium
IF	In force business	w/	With
Incr	Increase/Increasing	x, 2x	Times, Two Times
IR	Independent Review (Of Claims)	Yr(s)	Year(s)
Jt WP	Joint Waiver of Premium	\$	Money (Premium)
K; KK	One Thousand; One Million	<	Less Than (e.g., "<70" may mean less than age 70)
		>	Greater Than

& P, Moody's, and Fitch) as of December 31, 2017. Line 14 shows Ebix's COMDEX

ranking as of May 1, 2018.

The COMDEX ranking is from Vital-

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Signs, a publication of EbixLife, Inc. EbixLife converts each company's A.M. Best, Standard & Poor's, Moody's, and Fitch ratings into a percentile ranking. For insurers rated by at least two of these rating agencies, EbixLife produces a COMDEX ranking by averaging that insurer's percentile rankings.

The COMDEX ranking has two key advantages: it combines the evaluations of several rating agencies and its percentile ranking makes it easier to understand how a company compares to its peers.

Financials (rows 15-18) reflect the insurer's statutory assets and its statutory capital and surplus (in millions) at year-end 2017, and the percentage changes from the previous year. These figures include neither assets nor surplus of related companies that don't sell LTCI or assets under management.

LTCI Premiums (rows 19-22) lists the annualized premiums (in millions) of policies sold in 2017 and, separately, of policies in-force on December 31, 2017 and percentage changes from 2016.

LTCI Lives Insured (rows 23-26) shows the number of lives covered by new policies and by year-end in-force policies, as well as year-to-year percentage changes.

Product Ranges and EP Terms (rows 27-34) shows issue age, daily benefit, benefit period (BP) and elimination period (EP) ranges and how the EP works.

Issue Age Range shows that only two participants issue LTCI to people age 80 or older. Three companies will not issue individual coverage to people below age 30.

Daily, Weekly or Monthly Benefit Range shows the minimum and maximum policy size at issue. The range is shown on a weekly or monthly basis if home care, ALF care and facility care are always sold on that basis.

Benefit Period (BP). Three participants offer a 10-year benefit period and two offer a one-year benefit period.

Elimination Period (EP). Cumulative EPs can be satisfied in stages, which is generally meaningful only for EPs longer than 90 days. For example, if you have a 180 day EP and need qualified care for 100 days, and then recover, your remaining EP

is 80 days under a cumulative EP. However, if you need care for fewer than 90 days, insurers typically do not credit such days against the elimination period. A vanishing EP means the EP needs to be satisfied only once. One participant does not have a cumulative EP, but all have vanishing EPs.

A calendar-day EP costs more than an otherwise identical service-day EP, but has the following advantages:

- **Clarity.** Even if clients understand, at issue, that only service-days retire the EP (e.g., if they get care three days/week, a 90-day EP will end after 30 weeks), they may forget by the time they go on claim. A calendar-day EP can reduce the risk of disputes. ("After first expense" means the insurer, in order to have a clear starting point, does not count calendar days until there has been a paid day of care. Families might be upset if, after providing care for 90 days, they learn that they have not satisfied a single day of a "calendar-day" EP.) Only one participant offers calendar-day EP without requiring a paid day to start.
- **Flexibility.** It is hard to predict future family finances, status and preferences. A calendar-day EP allows the family to satisfy the EP with family/informal care that would not satisfy a service-day EP.

Row 34 indicates whether the insurer offers a shorter elimination period for home care and indicates if home care service days count toward ("retire") the elimination period for facilities.

Product Benefits (rows 35-45). Row 36 indicates whether independent EPs or benefit periods apply based on venue.

Row 37 shows that one insurer offers an alternative to accept a lower benefit that does not require a commercial cost. For example, if a caregiver is a teacher and can provide all the care needed during the summer, the client might use such a benefit at that time, but switch back to reimbursement benefits during the school year.

Row 38 shows that two insurers offer, at additional cost, to pay a disability benefit in addition to the normal reimbursement benefit.

Row 39 shows how home care benefits are determined. Monthly (or weekly) determination permits unused benefits on low-cost days to apply toward high-cost days. Four insurers always have weekly or monthly determination, and all but one offer such determination.

Rows 40 and 41 indicate the ratio of the maximum daily benefit for assisted living claims (row 40) and home care claims (row 41) to the maximum daily benefit for a nursing home claim. Entries of 100% in these rows indicate the maximum daily benefit is the same for all levels of care.

Row 42 indicates coverage for independent professionals (such as nurses not affiliated with a home care agency). "Same" indicates that the benefit applies identically for an independent professional as for someone employed by a home care agency. Some products don't cover such services directly, but include an alternative cash benefit. Such coverage has become more restricted in the past few years.

Row 43 describes homemaker coverage. Three insurers have products that cover only "incidental" homemaker services, which generally means homemaker services must be provided by someone who provides personal care during the same visit. This restriction can be problematic for someone whose religion might preclude a caregiver from preparing meals. One carrier limits it to one day/week.

Rows 44 and 45 describe whether (how) benefits might be used to pay an informal caregiver such as a neighbor or a family caregiver with no proven expertise. These rows do not reflect caregiver training benefits (see ancillary benefits).

Benefit Increase Features (rows 46-52) describe ways that maximum (daily, weekly or monthly and also lifetime) benefits can increase to try to maintain purchasing power and whether premiums increase as well. For example, most future purchase options (FPO) utilize attained age premium increases.

Rows 47 (compound increases) and 48 (simple, i.e. equal, increases) show level premium features that increase maximum benefits annually indefinitely. Row 49 shows level premium benefit increases

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that max out at some point.

Rows 50 and 51 describe FPOs and options to add or increase level premium benefit increase features in the future.

Abbreviations in Table 29 are used to convey the frequency and amount of the increases, when such offers stop and how premiums increase when benefits increase. It is not possible to fully explain such features in limited space.

Other Comments (rows 52 and 105). See row 105 below.

Ancillary Benefits (rows 56-63) provides information regarding bed reservation, respite, alternative plan of care, home modification, caregiver training, emergency alert, equipment, drug and ambulance benefits.

The bed reservation and respite benefits (row 57) show the number of bed reservation days per policy year (“+other” means bed reservation is not limited to hospitalization) and how many days of respite benefits are available without satisfying the EP. Respite relieves a family caregiver who keeps the care recipient off claim. If such a caregiver needs a “break” or to take a trip, it would be aggravating to face an EP that would have already been satisfied if the family had hired a commercial caregiver in the past. Calendar-day EP makes a respite care benefit nearly meaningless because, by the time respite is needed, the EP should have been satisfied.

“APC” indicates the feature could be covered under an alternate plan of care benefit. APC typically requires satisfying the EP before obtaining benefits. Satisfaction of an EP is less likely to be required with separate ancillary benefits (not part of an APC provision).

Frequently, two or three types of ancillary benefits share a combined maximum benefit. “Included above” identifies such packaged benefits. We asterisk items that are linked in such fashion. We also asterisk items provided as part of enhanced care coordination. In such cases, we put a corresponding asterisk in the Care Coordination row.

Ancillary benefits are often limited to a percentage of the daily/monthly facility/home care benefit. The ancillary benefits

are lifetime maximums unless “/yr”, “/mo” or “/plan” is indicated.

Claims Issues (rows 64-70) “Conditional Receipt Protection” describes if/how the insurer protects an applicant who is insurable when the app is signed but has an adverse health change before the policy becomes effective. “Full, after app” indicates the applicant is protected against health changes that occur after the date of application. “Full, after UW reqt” means that protection applies after underwriting requirements are completed. However, “Full, after app” might not become effective until underwriting requirements have been met so the insurer can ascertain that the person’s health at the time of the app was satisfactory. Readers are advised to review insurers’ specific wording and ask questions.

“Coverage Beyond USA” (row 66) reports international coverage. For example, “Other (365)” means that, other than the areas specifically listed, 365 days of coverage are available. “NH 75%/4 yrs” means that benefits are paid for nursing home confinement up to 75% of the maximum daily benefit (MDB) with a four-year benefit period. “75% (365)” means international coverage pays up to 75% of the daily benefit for up to 365 days. Some reimbursement policies provide an indemnity benefit when the claim is foreign.

Some insurers’ claimants may currently benefit from negotiated discounts from LTC providers (row 67). Such discounts can provide outstanding value, but cannot be guaranteed today to exist in the future.

“Care Coordination” (rows 68-69) describes whether care coordination is provided at insurer cost and if so, whether it is provided by insurer staff or an independent network of professionals contracted by the insurer or can be someone chosen by the insured. The display also shows limitations regarding care coordination. Asterisks indicate that the use of care coordination improves benefits asterisked elsewhere in the display.

Row 70 explains whether/how insurers have extended Independent Review (IR) beyond regulatory requirements. More than half of our participants have extended

IR to in-force policies and/or to states that have not required IR and/or might initiate IR without waiting for the policyholder to request it.

Premiums and Discounts (rows 71-87) shows whether prices are gender-distinct (row 72), the percentage discount for the insurer’s lowest-priced rating classification compared to its second-lowest-priced rating classification (often called “preferred” vs. “standard”; row 73) and the percentage extra cost compared to the most-common rating classification (unless otherwise stated) for other rating classifications (row 74).

Row 75 shows the amount of discount if both spouses or a pair of significant others purchase coverage. If couples’ discounts require that both people have the same coverage, there is a “yes” in row 76. A decline for a reason other than a knock-out health condition that should have kept the application from being submitted is called a “surprise” decline.

In row 79, we show the discount for a married person whose spouse does not apply, and row 80 indicates the maximum discount a couple the same age, both in the most favorable risk classification and both buying, can earn compared to two people who are single and in the most-common risk classification.

Row 81 (“Later Marriage Earns Discount For”) indicates what happens if a person buys LTCI while single, then marries someone who buys LTCI. The “Current” insured’s original premium may be reduced prospectively. The “New” spouse may enjoy a full “married couple, both buy” discount or a “one-of-a-couple” discount.

There can be many subtleties relative to couples’ discounts, such as what happens if one policy lapses, a single person enters a non-spouse relationship, there is a divorce or legal separation, etc., and whether discounts apply to blood relatives living together.

Row 82 (“When are dividends and credits expected to start?”) relates to dividends or other non-guaranteed credits that can reduce the cost of insurance. With today’s conservative pricing assumptions, such credits seem more likely to occur.

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Row 83 indicates the most common employer and affinity discounts. Row 84 shows the minimum number of employees an employer must have to be eligible for a discount and the minimum number of applications required for the employer group to earn the discount. Row 85 shows the minimum number of members an affinity group must have to be eligible for a discount and the minimum number of applications required for the group to earn the discount.

Row 86 shows what modal factors apply for the various payment frequencies. The first factor (SA) is multiplied against the annual premium to determine the semi-annual premium. The next factor applies to direct quarterly billing. The third factor (often "NA") is for direct monthly and the fourth factor is for automatic deductions from a bank account.

Row 87 shows for what payment frequencies (if any) credit cards are acceptable and whether credit card payment is limited to the first payment.

Limited-Pay Policies (rows 88-90) shows that only one participant offers policies that are guaranteed to be fully paid up before age 95.

Waiver of Premium (rows 91-94) might begin (row 92) after a specified number of service or calendar days or satisfaction of the EP or a specified number of service days after satisfaction of the EP.

"Home and Community Based Care Waiver" (row 93) may not be provided (e.g., for a substandard rating classification).

Joint waiver (row 94), which waives both spouses' premiums if either is on claim, may be automatically included, available

at additional cost by itself, or included only with shared care (see below).

Return of Premium Riders (rows 95-97). "Net" means premiums are returned only to the degree that they exceed claims. Second-to-die (not applicable for any participants this year) means that premiums are not returned until the second death (both insureds' claims are deducted). "Full" means that all premiums are returned regardless of claim activity. "100%" means the entire premium is included in the calculation. "Grades to" indicates that the percentage of premium included in the calculation grades up, or down, to the indicated percentage by the specified duration or attained age.

Other Riders and Features (rows 98-105).

Survivorship features (survivor pays no premium after the partner's death, rows 99-101) are described, indicating whether they are automatically included or optional, how long both partners must survive for survivorship to apply upon the first death, and whether a requirement exists that the insureds had no claim for that specified period.

Shared Care (row 102-103) shows if shared care is available. "Permanent Extra \$" means survivors continue to pay their shared care premiums. "Extra cost ends if partner dies" indicates that survivors stop paying their shared care premiums (but continue to pay the premium for their base policy).

Most commonly, each insured has access to the other insured's unused benefits after using up his or her own benefits. "Third Pool" in row 102 means each partner has his or her own pool (that cannot be

invaded by the other) and a third shared pool is provided by rider.

Row 103 describes other shared care features. For example, joint waiver of premium might automatically apply. When shared care does not involve a third pool, row 103 notes whether the insurer requires a claimant to leave a portion of a living spouse's benefit period untouched, so that the non-claiming spouse is assured one or two years of coverage if needed. In some shared care provisions, if a claimant depletes a spouse's pool, a non-claimant spouse below a specified age is permitted to buy a two-year benefit period policy without providing health evidence.

Whether restoration of benefits is automatically included or available at additional cost is reflected in row 104. Restoration of benefits restores the original benefit period if a claimant has not been chronically ill for a period of, generally, 180 days.

Other Comments (rows 52 and 105) allow us to provide some unique product-specific information, such as:

- Special discounts
- Special underwriting programs for work-site cases
- Premium guarantees, electronic apps or other service features
- Special features or riders, the availability of home-care-only or facility-only coverage, wellness programs, absence of war exclusion, etc.

Row 106 shows the types of **Combo Policies** that the insurer has available. Combo products offer LTCI benefits in the same policy as life insurance, annuity or disability benefits. We do not reflect such policies which simply accelerate benefits that would otherwise be paid upon death.

Product Exhibit

1	COMPANY NAME	Bankers Life		CalPERS	Country Life	Genworth	
2	Product Type	Comprehensive	Comprehensive	Comprehensive	Comprehensive	Comprehensive	Work-Site
3	Product Marketing Name	SimpleChoice TQ Standard	SimpleChoice TQ Premier & Elite	LTC4	Comprehensive LTC	Privileged Choice Flex 3 Enhanced	Group Long Term Care
4	Product Form Number	GR-N620	GR-N650	LTC4	ICC14(LTC600)	ICC13-8000R1	7053
5	Year First LTCI Product Offered	1985		1995	1989	1974	
6	Year Current LTCI Product Was Priced	2013		2013	2015	2015	2011
7	Jurisdictions LTCI Available	All States (BCLIC in NY)		California	23 States, None in the Northeast	DC & All States (except MA, NH & VT)	DC & All States (except FL, MA & VT)
8	State Partnerships (as of January 1, 2018)	40 (Including CT, IN)		CA	17	41 (Including CA, CT, IN, NY)	31
9	Financial Ratings (as of December 31, 2017)						
10	A.M. Best	A-		Not Rated	A+	B-	
11	Standard and Poor's	BBB+		Not Rated	Not Rated	B+	
12	Moody's	Baa2		Not Rated	Not Rated	B3	
13	Fitch	BBB		Not Rated	Not Rated	B+	
14	COMDEX Ranking (as of May 1, 2018)	61		Not Rated	Not Rated	48	
15	Statutory Financials (Millions)						
16	Assets (December 31, 2017)	\$18,274		\$4,579	\$9,460	\$40,011	
17	Capital & Surplus (December 31, 2017)	\$1,337		Not Applicable	\$1,185	\$2,763	
18	Percent Increase (Assets, Surplus)	4%, 3%		8%, NA	3%, 4%	-1%, -12%	
19	LTCI Premium (Millions)						
20	2017 First Year Premium	\$3.6		\$1.2	\$0.6	\$11.0 (\$3.9 work-site)	
21	2017 End of Year In-Force Premium	\$416.5		\$325.7	\$36.2	\$2,996.0	
22	Percent Increase (New Business, In-Force)	-28%, -6%		23%, -3%	-24%, -1%	-42%, 10%	
23	LTCI Lives Insured						
24	2017 First Year Issued	1,744		412	237	6,902 (4,229 work-site)	
25	2017 End of Year In-Force	220,206		126,522	22,453	1,164,408	
26	Percent Increase (New Business, In-Force)	-30%, -7%		17%, -3%	-28%, -2%	64%, -33%	
27	Product Ranges and Elimination Period Terms						
28	Issue Age Range	18 - 84		18-79	25 - 75	40-75	18-up (18-75 for non-employees)
29	Daily, Weekly or Monthly Benefit Range	\$40 - \$400		\$150-\$400	\$50 - \$500	\$50-\$300	\$50-\$400
30	Benefit Periods and/or Pools	1, 2, 3, 4, 5, 6, 8 (500 - 2,500 Day BP Also Available)		1, 2, 3, 6, 10	2, 3, 4, 5, 6, 8	2, 3, 4, 5	2, 3, 4, 5, 6, 10
31	Elimination Periods	0, 15, 30, 60, 90, 180, 365, 730, 1095, 1460		30, 90	30, 90, 180, 365	30, 90, 180, 365	30, 60, 90, 180
32	Vanishing, Cumulative	Yes, Yes		Yes, Yes	Yes, Yes	Yes, Yes	
33	Elimination Period Crediting	3 HC/Week=7		Calendar Days After 1st Expense	Service Days	Svc days (Cal days after 1st expense, extra \$)	
34	0-day HCBC EP with longer NH EP	NA		NA	NA	Extra Cost, HC Days Retire FC EP	NA
35	Product Benefits						
36	Number of: Benefit Pools, EPs	1,1		1, 1	1, 1	1,1	1,1
37	Partial Cash (Disability) Alternative	NA		NA	NA	NA	
38	Additional Cash Benefit	25% (Extra Cost)					
39	HCBC Payment Basis	Weekly	Monthly	Daily	Daily (Monthly Extra \$)	Daily (Monthly Extra \$)	Daily (Monthly Extra \$ ER Choice)
40	Assisted Living (Percent of NH Max)	50%	100%	100%	100%	50%, 100%	100%
41	Home Care Health Aide (Percent of NH Max)		50%, 100%				50%, 60%, 75%, 100%
42	Independent Professional					Only if No HCA in 40 Miles	Same as Custodial Care
43	Homemaker Services	Must Be Incidental		Must be incidental	Same As Custodial Care	Informal Homemaker & Chore Svcs up to 50% x MDB (extra \$)	Must be Incidental
44	Informal Care (Other Than Family)	Not Covered		100%			25% of MDB for up to 30 days/yr for non-resident at claim initiation
45	Informal Family Care	Not Covered		NA	NA	Family Members Only if Normal Compensation as HCA Ee	
46	Benefit Increase Features						
47	Lifetime Compound Increases (Level Premium)	2%, 3%, 4%, 5%		3%, 5%	3%, 5%	2%, 3%, 4%, 5%	3%, 5%
48	Lifetime Simple Increases (Level Premium)	5%		3%, 5%	5%	5%	5%
49	Other Increases (Level Premium)	2 Decreasing Inflation Options Are Also Offered (See Other Comments)		NA	NA	NA	NA
50	Future Purchase Options (FPO)	15% Every 3 Years		Board-set % every 3 years unless declined 2x or on claim	15% every 3 years until age 80 unless declined 2 x in a row or on claim	9.27% every 3 yrs unless declined 3 x in a row or on claim	15.76% every 3 years unless declined 2x in a row or on claim
51	Benefit Increase Comments	FPO: To 89 if No Declines or Claims					
52	Other Comments	5% Compound Through Age 60, Then Either 3% Compound or 5% Simple Through Age 75, Then 0%; HCO; Facility Only; NTQ		Mental and nervous disorder exclusion; coordinates benefits with other LTCI	NA	Coordinates Benefits with All Other LTCI	

53	COMPANY NAME	Bankers Life		CalPERS	Country Life	Genworth	
54	Product Marketing Name	SimpleChoice TQ Standard	SimpleChoice TQ Premier & Elite	LTC4	Comprehensive LTC	Privileged Choice Flex 3 Enhanced	Group Long Term Care
55	Sales Rep/Source for More Info	www.bankerslife.com			(866) 856-4760	www.genworth.com	
56	Ancillary Benefits						
57	Bed Reserve Days/Year, Respite during EP?	60+Other, No	60+ Other, 21	30+Other, Yes	60+Other, 30	60+Other, 30	
58	Alternative Plan of Care (APC)	No	Contractual After EP	By company practice	Contractual After EP	Contractual After EP	
59	Home Modification	NA	30 x MDB	30 x MDB	60 x MDB*	90 x MDB or 3 x Monthly Max*	
60	Caregiver Training Benefit		25% of Monthly HC		Included Above*	Included Above*	Included Above*
61	Emergency Alert		5% HC MMB; Max 12 Months				APC
62	Equipment Benefit						Included Above*
63	Drug, Ambulance Benefit	NA, \$75/Trip x 4x/Year		NA	NA	NA	
64	Claims Issues						
65	Conditional Receipt Protection	No		No	No	Full, Up to \$10k for some declines	No
66	Coverage Beyond USA	Canada (Other = 30 Days)		50% of MDB up to 1 Yr	60 x MDB	NH 75%/4 Yrs; HC 25%/1 Yr	
67	Provider Discounts (Directly or Indirectly)	No		Yes	No	Yes, for Relatives Too	No
68	Care Coordination Available From	Through Network		Company Staff	Company Staff*	Through Network	
69	Third Party Care Coordinator Limits	None		None	None	None	
70	Independent Review	As Required by Law		As Required by Law	Extended to IF in States with IR	Extended to All Claimants	
71	Premiums and Discounts						
72	Gender-distinct or Unisex pricing	Gender-Distinct		Unisex	Gender-Distinct	Gender-Distinct for Single People	Unisex
73	Preferred Discount	10%		NA	15%	NA	NA
74	Substandard Extra Ratings	25%		None	None	25%	None
75	Two-Spouse, Two-Partner Discounts	35%, 10%		25%, 0%	15%, 15%	29%-46% for M&F Couple	10%, 10%
76	Requires Identical Coverage	No		No	No	No	
77	If Spouse is a Surprise Decline	One-spouse discount		One-spouse discount	One-spouse discount	15% off individual gender-specific price	10%
78	If Spouse answers "Yes" to 'Knock-Out' question					No Discount	10%
79	One-Spouse Discount (Only 1 Spouse Applies)	15%		10%	10%	15%	10%, even if partner does not apply
80	Maximum Best UW Class & Spouse Discount	41.5%		25%	30%	Varies widely, up to 43%	10%
81	Later Marriage Earns Discount For:	IF & New Spouse (if within two years); Otherwise, New Spouse gets one-buy discount		IF & New Spouse (if within two years); Otherwise, New Spouse gets one-buy discount	Both	IF (If Within 12 Months) & New Spouse	
82	When are dividends or credits expected to start?	NA		NA	NA	NA	
83	Most Common Employer, Affinity Discount	NA, 5%				NA, 5%	Unique prices; NA
84	Minimum Size Employer Group, Number Apps	NA				NA	350 ees (vol); 125 ees (er-pd); greater of 2% or 14 apply
85	Minimum Size Affinity Group, Number Apps	Varies				250, 1	NA
86	Modal Factors (SA, Q, M, PAC)	51.5%, 26.25%, 9.17%, 8.58%		50%, 25%, 8.33%, 8.33%	51.5%, 26%, NA, 8.5%	51%, 26%, NA, 9%	50%, 25% 8.33%
87	Credit Card: Frequencies Accepted	None		Monthly Only	None	Monthly Only	NA
88	Non-Level Premiums						
89	Fixed Periods	NA		NA	NA	NA	NA
90	Paid Up at Ages	NA		NA	NA	NA	NA
91	Waiver of Premium						
92	First Premium Waived (Days)	Elimination		Elimination	Elimination	Elimination; No WP Saves 5%	Elimination
93	HCBC Waiver	Yes		Yes	Yes	Yes	
94	Joint Waiver	Extra Cost	Automatic	Not Offered	Not Offered	Automatic w/Shared Care; Else No	Not Offered
95	Return of Premium Upon Death (ROP)						
96	ROP Design #1	Net; Grades from 10% @ 4th Year to 100% @ Year 20+		Net, Decreases to \$0 at 75	Automatic: Net, Death Before 65	Automatic; Net, Death Before 65	Net, 100% after 10 years
97	Other ROP Design(s)	NA		NA	NA	NA	Net, Decreases to \$0 at 75
98	Other Riders & Features						
99	Paid Up Survivor Benefit	Extra Cost		Extra Cost	Not Offered	Not offered	Extra Cost
100	Both People Must Survive Number of Years	10		10	NA	NA	10
101	Claim-Free Requirement?	No		Yes			No
102	Shared Care Benefit	Permanent Extra \$, Third Pool		NA	Extra Cost Ends If Partner Dies	Extra Cost Ends If Partner Dies; cannot be unilaterally taken away	
103	Other Shared Care Aspects				Cannot be unilaterally taken away	Survivor Protected for At Least 1/2 Original Bucket; Joint WP automatic for individual product, but NA for group product	
104	Restoration of Benefits	Extra Cost	Included	Extra Cost	Extra Cost	NA	
105	Other Comments	Extra-Cost Rider Ups Survivor's Daily Benefit 50% But Survivor's Prem is Unchanged; Return of Premium Applies on Lapse Also.		Restoration up to 2x original benefit	Claim period shorter than EP credited toward satisfaction of EP	On-Line Live+Well Program Developed by Mayo Clinic	Price guaranteed for 3 years
106	Combination Policies Offered	None		None	None	None	None

1	COMPANY NAME	Knights of Columbus		MassMutual	Mutual of Omaha		New York Life	Thrivent
2	Product Type	Facility-Only	Comprehensive	Comprehensive	Comprehensive		Comprehensive	Comprehensive
3	Product Marketing Name	Long Term Care Plus NHC2	Long Term Care Plus LTC2	SignatureCare500	Mutual Care Secure Solution	Mutual Care Custom Solution	NYL SecureCare	Long-Term Care Insurance
4	Product Form Number	ICC14 NHC2 7-14	ICC14 LTC2 7-14	MM500-P-2	LTC13		ICC14-LTC6	ICC13 H-HX-LTC
5	Year First LTCI Product Offered	2000		2000	1987		1988	1987
6	Year Current LTCI Product Was Priced	2014		2012	2013		2016	2016
7	Jurisdictions LTCI Available	All States & DC		DC, PR & all states except MO & CO	All States & DC		All States & DC	DC & All States (except NY)
8	State Partnerships (as of January 1, 2018)	None		39 (Including CT, IN, NY)	37		36	39 (Including IN)
9	Financial Ratings (as of December 31, 2017)							
10	A.M. Best	A+		A++	A+		A++	A++
11	Standard and Poor's	AA+		AA+	AA-		AAA	Not Rated
12	Moody's	Not Rated		Aa2	A1		Aaa	Not Rated
13	Fitch	Not Rated		AA+	Not Rated		AAA	AA+
14	COMDEX Ranking (as of May 1, 2018)	98		98	93		100	99
15	Statutory Financials (Millions)							
16	Assets (December 31, 2017)	\$24,954		\$251,775	\$7,824		\$303,183	\$90,969
17	Capital & Surplus (December 31, 2017)	\$2,107		\$15,705	\$3,190		\$24,198	\$8,269
18	Percent Increase (Assets, Surplus)	6%, 10%		7%, 2%	7%, 5%		6%, 4%	7%, 7%
19	LTCI Premium (Millions)							
20	2017 First Year Premium	\$3.6		\$8.9	\$48.9		\$14.1	\$10.0
21	2017 End of Year In-Force Premium	\$73.1		\$242.6	\$436.2		\$291.7	\$201.5
22	Percent Increase (New Business, In-Force)	3%, 5%		-20%, 2%	14%, 11%		-25%, 2%	-13%, 1%
23	LTCI Lives Insured							
24	2017 First Year Issued	2,411		2,890	18,591		4,574	3,552
25	2017 End of Year In-Force	53,133		89,937	188,283		144,403	124,822
26	Percent Increase (New Business, In-Force)	4%, 3%		-22%, 2%	14%, 8%		-39%, 0%	-26%, -1%
27	Product Ranges and Elimination Period Terms							
28	Issue Age Range	18 - 75		40 - 75 (age nearest birthday)	30 - 79		25 - 79	18 - 79
29	Daily, Weekly or Monthly Benefit Range	\$1,500 - \$15,000/Month		\$50 - \$400	\$1,500 - \$10,000/Month		\$50 - \$400	\$1,500 - \$15,000/Month
30	Benefit Periods and/or Pools	3, 5, 10		2, 3, 4, 5, 6	2, 3, 4, 5	\$50,000 - \$500,000 (up to 8.3 years)	2, 3, 5, 7	2, 3, 4, 5, 8
31	Elimination Periods	30, 90, 180 (cut in half for HCBC with care coordination)**		30, 60, 90, 180	90, 180, 365	0, 30, 60, 90, 180, 365	90, 180, 365 (20 for HCBC*)	30, 90, 180
32	Vanishing, Cumulative	Yes, No		Yes, Yes	Yes, Yes		Yes, Yes	Yes, Yes
33	Elimination Period Crediting	Calendar Days		1 HC/Week=7	Calendar Days After 1st Expense		Service Days	1 HC/Week=7
34	0-day HCBC EP with longer NH EP	Facility-Only	NA	Extra Cost; HC Days Retire FC EP	Extra Cost; HC Days Retire FC EP		NA	Extra Cost; HC Days Retire FC EP
35	Product Benefits							
36	Number of: Benefit Pools, EPs	Facility Only	1, 1	1,1	1,1		1,1	1,1
37	Partial Cash (Disability) Alternative	NA		NA	30% (Automatic)	40% (Automatic)	NA	NA
38	Additional Cash Benefit	NA		NA	NA		NA	10% in Facilities but 15% at Home (Extra Cost)
39	HCBC Payment Basis	Facility Only	Monthly	Daily (Monthly Extra \$)	Monthly		Daily (Monthly@31 x MDB*)	Monthly
40	Assisted Living (Percent of NH Max)	100%		100%	50%, 75%, 100%		100%	100%
41	Home Care Health Aide (Percent of NH Max)	Facility Only					50%, 80%, 100%	
42	Independent Professional							
43	Homemaker Services	Same As Custodial Care		Same As Custodial Care	Same As Custodial Care		1 day/wk if 2 LTC days provided	Same As Custodial Care
44	Informal Care (Other Than Family)			Not Covered	Cash Alternative Has 0 Day EP; if used it Delays Satisfying the EP		50% of HC MDB up to 365 days with 4+ hrs of care/day from non-Partner.	Not Covered
45	Informal Family Care	Not Covered						
46	Benefit Increase Features							
47	Lifetime Compound Increases (Level Premium)	3%, 5%		3%, 5%	3%, 4%, 5%	1% to 5%, 0.25% increments & Buy-Up Option	3%, 5%	1%, 2%, 3%, 5%
48	Lifetime Simple Increases (Level Premium)	NA		NA	NA		3%	NA
49	Other Increases (Level Premium)	NA		NA	3% or 5% CBIO for 20 Years	Above w/ 10, 15, or 20 yr periods	Based on CPI-U (cap: 7.5%/yr)	NA
50	Future Purchase Options (FPO)	Board-set % Every 2 Years Until 2 Straight Declines or On Clm		NA	NA	No FPO. Buy-up option allows % incr each yr not to exceed 5%. Avail prior to sooner of 20 yrs or age 75 and not chronically ill	Premiums & benefits increase based on CPI-U (cap: 7.5%/yr)	FPO Provides Automatic 5% Increases Each Yr Until Declined 3 x In a Row. Always Applies When on Claim.
51	Benefit Increase Comments			NA	NA		CPI increases maintain original-age price per unit	
52	Other Comments			Facility-Only Available	Electronic App	Rider Doubles MMB for Professional HC	Partners Benefit Rider provides Jt WP and Shared EP	

53	COMPANY NAME	Knights of Columbus		MassMutual	Mutual of Omaha		New York Life	Thrivent
54	Product Marketing Name	Long Term Care Plus NHC2	Long Term Care Plus LTC2	SignatureCare500	Mutual Care Secure Solution	Mutual Care Custom Solution	NYL SecureCare	Long-Term Care Insurance
55	Sales Rep/Source for More Info	paul.ochs@kofc.org		800-767-1000	1-800-693-6083		(800) 224-4582	1-800-THRIVENT
56	Ancillary Benefits							
57	Bed Reserve Days/Year, Respite during EP?	21, 21		60+Other, 30	30+Other, 30		60+Other, 30	60+Other, 2 x Monthly Max
58	Alternative Plan of Care (APC)	Contractual After EP		Contractual After EP	Contractual After EP		Contractual When Benefit Eligible	Contractual After EP
59	Home Modification	Facility Only	min (45 x MDB, \$5000)*	APC	2 x Mo Max If Care Coord Is Used*		Grab bars, hand rails, ramps	2 x Monthly Max*
60	Caregiver Training Benefit		\$500/Calendar Year	5 x MDB	Included Above*		5 x Facility MDB	
61	Emergency Alert		APC w/Care Co-ord	50% of MDB/Month			NA	Included Above*
62	Equipment Benefit		Included Above*	APC			\$4,000	
63	Drug, Ambulance Benefit	NA, \$250/Year		1 x MDB/Mo, 4 x MDB/Yr	NA		NA	NA
64	Claims Issues							
65	Conditional Receipt Protection	No		Full, After UW Reqt	Full, After UW Reqt		Up to \$1000 for 60 days after app	Full, After UW Reqt
66	Coverage Beyond USA	Canada & US Territories		1/2 MDB to 1/4 Max LT Benefit	Canada & UK; Indemnity for Other (365)		100 x Facility MDB	2x Max Monthly Benefit
67	Provider Discounts (Directly or Indirectly)	LifePlans Provider Discount Program*		No	No		No	No
68	Care Coordination Available From	Through Network** or up to \$500/yr for client's choice		Company Staff	Company Staff		Through Network*	Through Network
69	Third Party Care Coordinator Limits	\$500/yr for client's choice		None	None		None	None
70	Independent Review	Extended to All Claimants		As Required by Law	As Required by Law		Extended to IF in States with IR	Extended to IF in States with IR
71								
72	Gender-distinct or Unisex pricing	Gender-Distinct		Unisex	Gender-Distinct		Gender-Distinct	Gender-Distinct
73	Preferred Discount	10%		10%	15%		NA	10%
74	Substandard Extra Ratings	50%		25%, 150%	25%, 50%		50%, 100%	25%, 50%
75	Two-Spouse, Two-Partner Discounts	30%, 0%		30%, 30%	30%, 30%		25%, 25%	20%, 20%
76	Requires Identical Coverage	No		No	No		No	No
77	If Spouse is a Surprise Decline	One-spouse discount		One-spouse discount	One-spouse discount		No Discount	One-spouse discount
78	If Spouse answers "Yes" to 'Knock-Out' question							
79	One-Spouse Discount (Only 1 Spouse Applies)	15%		15%	15%		0%	5%
80	Maximum Best UW Class & Spouse Discount	37%		37%	40.5%		25%	30%
81	Later Marriage Earns Discount For:	New Spouse gets 15% discount		IF (If Same Series) & New Spouse	If Same Policy Series, IF & New Spouse; Otherwise new spouse gets 15% discount		New Spouse	IF & New Spouse
82	When are dividends or credits expected to start?	NA		Later of age 65 or 10 years	NA		End of 10th year	NA
83	Most Common Employer, Affinity Discount			10%, 10%	5% (Not Employer Sponsored), 5%		5% (not for SST), NA	
84	Minimum Size Employer Group, Number Apps			3, 3	5 Apps, Common Employer Program Only		None, None	
85	Minimum Size Affinity Group, Number Apps			10, 3	100, 10		NA	
86	Modal Factors (SA, Q, M, PAC)	52%, 26.5%, NA, 8.65%		52%, 26.5%, NA, 8.8%	51%, 26%, NA, 9%		51%, 26%, NA, 9%	50.8%, 25.6%, NA, 8.6%
87	Credit Card: Frequencies Accepted	None		None	None		None	None
88	Non-Level Premiums							
89	Fixed Periods	NA		NA	NA		NA	10
90	Paid Up at Ages	NA		NA	NA		NA	NA
91	Waiver of Premium							
92	First Premium Waived (Days)	Elimination		Elimination	Elimination		Elimination	Elimination
93	HCBC Waiver	Yes		Yes	Yes, With 8 Days of Care/Month		Yes	Yes
94	Joint Waiver	Not Offered		Extra Cost	Not Offered	Extra Cost	Extra Cost	Automatic w/ Shared Care
95	Return of Premium Upon Death (ROP)							
96	ROP Design #1	Automatic: Net, Death Before 65		NA	Net, 3 x initial MMB after 10 yrs		Net, 100%	Net, 100%
97	Other ROP Design(s)	NA		NA	NA	Net, 100%; Net 100% to 65	NA	NA
98	Other Riders & Features							
99	Paid Up Survivor Benefit	Not Offered		Extra Cost	Not Offered	Extra Cost	Not Offered	Extra Cost
100	Both People Must Survive Number of Years	NA		10	NA	10	NA	10
101	Claim-Free Requirement?			No		No		Yes
102	Shared Care Benefit	Available with 3-year or 5-year BP in lieu of couples discount		Permanent Extra \$, Third Pool	Permanent Extra \$		Permanent Extra \$, Third Pool	Extra Cost Ends If Partner Dies
103	Other Shared Care Aspects	NA		Avail Only w/2Yr & 3Yr BPs	Must Leave 1 Year for Living Spouse		Cannot be unilaterally taken away	Pool Depleted, Spouse <86 & No Cim in 2 Yrs, Can Buy 2 Yr BP
104	Restoration of Benefits	NA		Extra Cost	NA		>12 mos of not being chronically ill	NA
105	Other Comments	Claims subject to "usual and customary"; Caregiver training and care management benefits do not count against monthly max but do count against lifetime max		Loyal Customer Discount 5% All Yrs; available in work-site	Spouse Security Benefit Pays 60% of Reimbursement Benefit; 5% "Common Employer" Discount But Employer Cannot Be Involved in Any Way		Qual'd EP costs can be reimbursed at end of next cal. yr after claim ends if policy is still IF (EP reinstated).	5-Year Rate Guarantee
106	Combination Policies Offered	None		Life	None		Life	None

2018 Milliman LTCI Survey

Company (Product): Most Common Rating Class; \$100/Day; 90 Day Elimination Period

Five-Year Benefit Period																									
UW Class of Displayed Premiums	Single Insured	Male & Female Couple the Same Age																							
		Without Benefit Increases								5% Compound Benefit Increases								Without Benefit Increases				5% Compound Benefit Increases			
		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific
Bankers Life SimpleChoice TQ Standard LTC GR-N620	2/3	371	559	590	924	1,015	1,617	2,261	3,513	2,389	3,866	2,765	4,443	3,355	5,288	5,124	7,749	604	984	1,711	3,753	4,065	4,686	5,618	8,368
Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	2/3	510	775	815	1,292	1,405	2,260	3,108	4,884	3,313	5,388	3,830	6,170	4,639	7,336	7,051	10,749	844	1,390	2,468	5,621	5,712	6,597	8,064	12,518
Country Life Tax Qualified Comprehensive Long Term Care	2/2	445	691	703	1,102	1,193	1,886	2,536	3,942	2,394	4,204	2,628	4,496	3,227	5,395	4,755	7,732	966	1,535	2,617	5,506	5,608	6,055	7,329	10,615
Genworth Privileged Choice Flex 3 - Enhanced	1/2	908	1,139	1,011	1,220	1,251	1,973	2,722	4,383	3,759	6,550	4,226	7,044	4,779	7,902	7,838	13,229	1,578	1,637	2,121	4,614	5,752	6,440	7,671	13,281
Genworth Group Long Term Care	1/1	Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific
Knights of Columbus (Comprehensive)	2/3	459	718	636	1,004	1,118	1,589	2,382	3,527	2,343	3,837	2,403	3,915	3,100	4,832	4,722	6,942	823	1,148	1,895	4,137	4,326	4,422	5,553	8,165
Knights of Columbus (Facility Only)	2/3	355	559	481	775	897	1,436	1,915	2,925	1,848	3,154	1,944	3,274	2,539	4,130	3,931	6,019	640	879	1,633	3,388	3,502	3,653	4,668	6,965
MassMutual SignatureCare500	2/4	620	620	788	788	1,262	1,262	2,914	2,914	3,377	3,377	3,379	3,379	3,692	3,692	6,002	6,002	868	1,103	1,766	4,079	4,728	4,731	5,168	8,403
Mutual of Omaha MutualCare Secure Solution	2/4	559	910	690	1,084	965	1,623	2,150	3,348	2,733	4,880	2,901	5,327	3,071	5,646	3,990	7,078	1,028	1,242	1,812	3,849	5,329	5,760	6,102	7,748
New York Life Secure Care	1/3	745	974	981	1,361	1,471	2,239	3,171	4,659	5,157	8,541	4,727	7,883	4,928	8,657	7,435	12,439	1,290	1,757	2,782	5,873	10,273	9,457	10,189	14,906
Thrivent Long-Term Care Insurance	2/4	480	690	720	1,110	1,170	1,890	2,310	3,780	2,520	5,009	2,700	5,073	3,065	5,727	4,204	7,711	936	1,464	2,448	4,872	6,024	6,218	7,034	9,532
Three-Year Benefit Period																									
Bankers Life SimpleChoice TQ Standard LTC GR-N620	2/3	292	425	450	687	760	1,185	1,708	2,577	1,708	2,759	1,981	3,154	2,407	3,744	3,726	5,507	466	739	1,264	2,785	2,904	3,338	3,998	6,001
Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	2/3	391	577	603	941	1,027	1,617	2,280	3,486	2,313	3,738	2,677	4,268	3,247	5,070	4,997	7,435	635	1,014	1,763	3,939	3,972	4,559	5,546	8,493
CalPERS LTC4	1/1	332	332	522	522	919	919	1,848	1,848	1,171	1,171	1,680	1,680	2,300	2,300	3,377	3,377	497	783	1,378	2,773	1,757	2,520	3,451	5,065
Country Life Tax Qualified Comprehensive Long Term Care	2/2	385	571	604	908	1,022	1,551	2,175	3,243	2,120	3,593	2,310	3,827	2,782	4,569	4,119	6,463	813	1,285	2,187	4,606	4,856	5,217	6,248	8,995
Genworth Privileged Choice Flex 3 - Enhanced	1/2	876	991	881	1,059	963	1,378	2,089	3,163	3,586	5,931	3,637	5,991	3,693	5,992	6,286	9,840	1,513	1,531	1,577	3,541	5,136	5,327	5,967	10,653
Genworth Group Long Term Care	1/1	Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific		Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific
Knights of Columbus (Comprehensive)	2/3	409	604	565	839	927	1,368	1,940	2,758	1,943	2,893	1,996	3,047	2,492	3,789	3,716	5,468	709	983	1,606	3,289	3,448	3,530	4,397	6,429
Knights of Columbus (Facility Only)	2/3	324	479	431	655	794	1,201	1,671	2,425	1,553	2,493	1,637	2,595	2,143	3,288	3,324	4,798	562	760	1,396	2,967	2,832	2,963	3,802	4,024
MassMutual SignatureCare500	2/4	504	504	640	640	1,025	1,025	2,368	2,368	2,745	2,745	2,747	2,747	3,001	3,001	4,878	4,878	706	896	1,436	3,315	3,843	3,845	4,201	6,830
Mutual of Omaha MutualCare Secure Solution	2/4	428	649	525	774	751	1,159	1,684	2,420	2,089	3,480	2,207	3,804	2,390	4,033	3,126	5,117	753	909	1,337	2,873	3,898	4,208	4,496	5,769
New York Life Secure Care	1/3	644	777	794	1,017	1,154	1,615	2,430	3,326	3,911	5,955	3,554	5,415	3,723	5,983	5,580	8,476	1,066	1,358	2,076	4,317	7,400	6,727	7,279	10,542
Thrivent Long-Term Care Insurance	2/4	390	540	570	810	900	1,350	1,770	2,730	1,919	3,542	2,069	3,783	2,340	4,266	3,239	5,733	744	1,104	1,800	3,600	4,369	4,681	5,285	7,178
\$200,000 Benefit Pool																									
Mutual of Omaha MutualCare Custom Solution	2/4	594	978	729	1,166	1,037	1,749	2,367	3,614	2,901	5,245	3,065	5,732	3,301	6,082	4,393	7,641	1,100	1,327	1,950	4,187	5,702	6,158	6,568	8,423
\$100,000 Benefit Pool																									
Mutual of Omaha MutualCare Custom Solution	2/4	416	619	509	740	730	1,109	1,655	2,330	2,030	3,323	2,142	3,636	2,324	3,858	3,071	4,925	724	875	1,288	2,789	3,747	4,045	4,327	5,598

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Shared care premiums for each carrier's most common rating classification reflecting \$100/day initial maximum benefit after a 90-day elimination period, assuming that each spouse buys the indicated benefit period.

Five-Year Benefit Period SHARED CARE

		Male & Female Couple the Same Age							
		Without Benefit Increases				5% Compound Benefit Increases			
	3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life SimpleChoice TQ Standard LTC GR-N620	Yes	750	1,230	2,087	4,429	5,122	5,857	6,882	9,916
Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	Yes	1,047	1,738	3,011	6,633	7,197	8,247	9,878	14,834
Country Life Tax Qualified Comprehensive Long Term Care	No	1,055	1,677	2,859	6,016	6,127	6,616	8,008	11,598
Genworth Privileged Choice Flex 3 - Enhanced	No	1,755	1,913	2,478	5,403	6,381	7,517	8,954	15,565
Genworth Group Long Term Care	No	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific
Knights of Columbus (Comprehensive)	No	1,176	1,640	2,707	5,910	6,181	6,318	7,933	11,664
Knights of Columbus (Facility Only)	No	914	1,256	2,333	4,840	5,002	5,219	6,668	9,950
Mutual of Omaha MutualCare Secure Solution	No	1,193	1,440	2,102	4,464	6,182	6,681	7,078	8,987
New York Life Secure Care	Yes	1,612	2,196	3,478	7,341	12,841	11,822	12,736	18,632
Thrivent Long-Term Care Insurance	No	1,086	1,698	2,840	5,652	6,987	7,213	8,159	11,057

Three-Year Benefit Period SHARED CARE

	3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life SimpleChoice TQ Standard LTC GR-N620	Yes	611	972	1,643	3,565	3,862	4,440	5,278	7,801
Bankers Life SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	Yes	832	1,333	2,292	5,041	5,283	6,064	7,321	11,041
Country Life Tax Qualified Comprehensive Long Term Care	No	963	1,523	2,592	5,459	5,756	6,183	7,405	10,661
Genworth Privileged Choice Flex 3 - Enhanced	No	1,747	1,837	1,907	4,401	5,942	6,412	7,205	13,232
Genworth Group Long Term Care	No	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific	Case-Specific
Knights of Columbus (Comprehensive)	No	1,013	1,404	2,294	4,698	4,962	5,025	6,281	9,184
Knights of Columbus (Facility Only)	No	802	1,086	1,995	4,066	4,046	4,233	5,432	8,122
MassMutual SignatureCare500	No	910	1,156	1,852	4,277	4,957	4,960	5,419	8,810
Mutual of Omaha MutualCare Secure Solution	No	874	1,055	1,551	3,333	4,522	4,881	5,215	6,693
New York Life Secure Care	Yes	1,332	1,698	2,596	5,396	9,250	8,408	9,099	13,177
Thrivent Long-Term Care Insurance	No	930	1,380	2,250	4,500	5,461	5,852	6,606	8,972

\$200,000 Benefit Period SHARED CARE

	3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Mutual of Omaha MutualCare Custom Solution	No	1,276	1,539	2,262	4,857	6,614	7,143	7,619	9,771

\$100,000 Benefit Period SHARED CARE

	3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Mutual of Omaha MutualCare Custom Solution	No	840	1,014	1,494	3,235	4,346	4,692	5,019	6,493

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Distribution of Policies and Premium Adjustments By Fully-Underwritten Class

		Best Underwriting Class	Second Best Underwriting Class	Third Best Underwriting Class	Fourth Best Underwriting Class	Fifth Best Underwriting Class
Bankers Life	Distribution	14%	65%	22%	NA	NA
Bankers Life	Adjustment	90%	100%	125%	NA	NA
CalPERS	Distribution	100%	NA	NA	NA	NA
CalPERS	Adjustment	100%	NA	NA	NA	NA
Country Life	Distribution	34%	66%	NA	NA	NA
Country Life	Adjustment	85%	100%	NA	NA	NA
Genworth - Individual	Distribution	20%	26%	41%	14%	NA
Genworth - Individual	Adjustment	Going forward only two classes:		100%	125%	NA
Genworth - Group	Distribution	100%	NA	NA	NA	NA
Genworth - Group	Adjustment	100%	NA	NA	NA	NA
Knights of Columbus	Distribution	22%	75%	4%	NA	NA
Knights of Columbus	Adjustment	90%	100%	150%	NA	NA
MassMutual	Distribution	31%	53%	15%	NA	NA
MassMutual	Adjustment	90%	100%	125%	250%	NA
Mutual of Omaha	Distribution	18%	71%	11%	0.2%	NA
Mutual of Omaha	Adjustment	85%	100%	125%	150%	NA
New York Life	Distribution	75%	22%	3%	NA	NA
New York Life	Adjustment	100%	150%	200%	NA	NA
Thrivent	Distribution	29%	61%	9%	1%	NA
Thrivent	Adjustment	90%	100%	125%	150%	NA

2018 Milliman LTCI Survey

Sales Distribution by Jurisdiction

Jurisdiction	By Number of Policies	By Premium	Average Premium Percent	Percent Qualifying for Partnership
Alabama	1.0%	1.0%	\$2,933	74.1%
Alaska	0.1%	0.1%	\$3,159	0.0%
Arizona	1.4%	1.3%	\$2,713	67.1%
Arkansas	0.6%	0.5%	\$2,567	74.5%
California	10.2%	10.9%	\$3,190	0.0%
Colorado	2.8%	2.6%	\$2,795	79.1%
Connecticut	1.2%	1.6%	\$3,888	3.9%
District of Columbia	0.2%	0.2%	\$2,886	0.0%
Delaware	0.2%	0.2%	\$3,060	57.5%
Florida	4.2%	4.7%	\$3,369	67.1%
Georgia	3.0%	2.8%	\$2,787	77.4%
Guam	0.0%	0.0%	NA	0.0%
Hawaii	0.9%	0.7%	\$2,524	0.0%
Idaho	0.5%	0.5%	\$2,943	75.3%
Illinois	5.4%	5.4%	\$2,976	0.5%
Indiana	2.0%	2.0%	\$2,999	1.5%
Iowa	2.1%	1.9%	\$2,665	71.0%
Kansas	1.4%	1.0%	\$2,278	63.6%
Kentucky	1.0%	0.9%	\$2,907	38.5%
Louisiana	1.3%	1.0%	\$2,310	58.1%
Maine	0.4%	0.4%	\$3,292	80.1%
Maryland	2.1%	2.2%	\$3,195	56.5%
Massachusetts	2.8%	3.1%	\$3,357	0.0%
Michigan	2.0%	1.8%	\$2,663	45.5%
Minnesota	3.8%	3.5%	\$2,729	88.6%
Mississippi	0.5%	0.5%	\$2,723	0.0%
Missouri	2.1%	1.8%	\$2,637	67.8%

Jurisdiction	By Number of Policies	By Premium	Average Premium Percent	Percent Qualifying for Partnership
Montana	0.5%	0.5%	\$2,866	70.2%
Nebraska	1.5%	1.4%	\$2,703	75.2%
Nevada	0.5%	0.4%	\$2,336	52.1%
New Hampshire	0.5%	0.6%	\$3,476	81.0%
New Jersey	3.1%	3.3%	\$3,193	61.0%
New Mexico	0.5%	0.4%	\$2,779	5.5%
New York	5.6%	7.5%	\$3,942	3.6%
North Carolina	3.5%	3.4%	\$2,908	75.3%
North Dakota	0.6%	0.6%	\$3,021	63.3%
Ohio	3.3%	3.1%	\$2,817	74.6%
Oklahoma	0.9%	0.7%	\$2,387	51.8%
Oregon	1.1%	1.0%	\$2,673	69.6%
Pennsylvania	3.1%	3.2%	\$3,069	47.5%
Puerto Rico	0.1%	0.0%	\$1,612	0.0%
Rhode Island	0.4%	0.5%	\$3,470	76.2%
South Carolina	1.3%	1.1%	\$2,594	71.7%
South Dakota	0.8%	0.8%	\$2,829	71.9%
Tennessee	2.1%	1.9%	\$2,688	75.7%
Texas	6.9%	6.2%	\$2,648	49.7%
Utah	0.5%	0.4%	\$2,572	0.0%
Vermont	0.3%	0.3%	\$3,006	0.0%
Virginia	3.4%	3.4%	\$2,934	73.6%
Washington	2.4%	2.3%	\$2,871	63.2%
West Virginia	0.3%	0.3%	\$3,465	39.9%
Wisconsin	3.4%	3.3%	\$2,912	80.1%
Wyoming	0.2%	0.2%	\$2,739	70.5%
Other	0.4%	0.1%	\$878	0.0%