

Policy Comparison

09-20-2007

Prepared for: Valued Client
age 55, state: IL

Supplied by: Ted Pass,
StrateCision, Inc

Company	Genworth	John Hancock Life Insurance Co	United of Omaha
Policy	Privileged Choice	Custom Care II LTC-03	Assured Solutions Plus TQ
PREMIUM FOR SELECTED BENEFITS			
Premium	\$2, 820. 00	\$2, 429. 98	\$2, 530. 84
Tax Qualified	Yes	Yes	Yes
Underwriting Class	Preferred	Preferred	Preferred
Facility Daily Benefit	\$200	\$200	\$200
Facility Benefit Period	3 Years	3 Years	3 years
Home Care Daily Benefit	100%	100%	100%
Home Care Benefit Period	Pooled	Pooled	Pooled
Inflation Protection	Compound	Compound	Compound
Facility Elimination Period	30 days	30 days	30 Days
Nonforfeiture	Contingent	Contingent	Contingent
Return of Premium	No	No	Yes
Payment Option	Lifetime	Lifetime	Lifetime
Modal Factor	Annual	Annual	Annual
OVERVIEW OF PLAN			
Inforce LTC Premium(in millions)	1, 656	1, 302. 8	123*
FINANCIAL RATINGS			
Standard and Poors Rating	AA-	AAA	AA-
A. M. Best Rating	A+	A++	A+
Percentile Rating	38	78	41
PREMIUMS & DISCOUNTS			
Rate Guarantee	No	No	5 years built in. Options to extend for a total of 6, 7, 8, 9, or 10 years.
HOME CARE COVERAGE			
HHC Elimination periods	0	Same as NH/waived with Rider	same as NH/waived with rider