

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

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Genworth

Privileged Choice Flex

Regular and California Partnership

\$180 per day minimum for Partnership
Maximum daily benefit is \$300
Issue ages 40 -75
Gender specific
Spousal discount
No guaranteed premium
Maximum benefit period 5 years
Reimbursement
Elimination period for facility care is reduced by a day for each day receive benefits for covered care at home
50% and 100% home care
Survivorship built into policy
Shared Coverage Rider
Caregiver Support Services
Live+Well Wellness Program

Element - A Privileged Choice Flex LTC Insurance Solution

4 Plans - Element 25, 50, 75 and 100 Coverage Maximum (pool of money)
Reimbursement
90 day wait for nursing facility, 0 day wait for home health care
Shared benefit
Monthly benefit paid out until all of Coverage Maximum is used up
Waiver of premium

Transamerica

TransCare III

Issue ages 18-79
Gender specific
Maximum daily benefit - \$50 to \$500
3 year automatic rate guarantee
Inflation protection- compound, simple and step-rated compound
Reimbursement
Maximum benefit period is 6 years
Shared Care Benefit Rider
Return of premium upon death before age 67

TransCare Secure

Issue ages 18-79
Elimination period - 90 days
Shared Care on couples and partners
50 Plan - policy maximum amount \$50K - monthly benefit up to \$3K for a 30 day calendar month
100 Plan - policy maximum amount \$100K - monthly benefit up to \$4500 for a 30 day calendar month.
150 Plan - policy maximum amount \$150K - monthly benefit up to \$6K for a 30 day calendar month