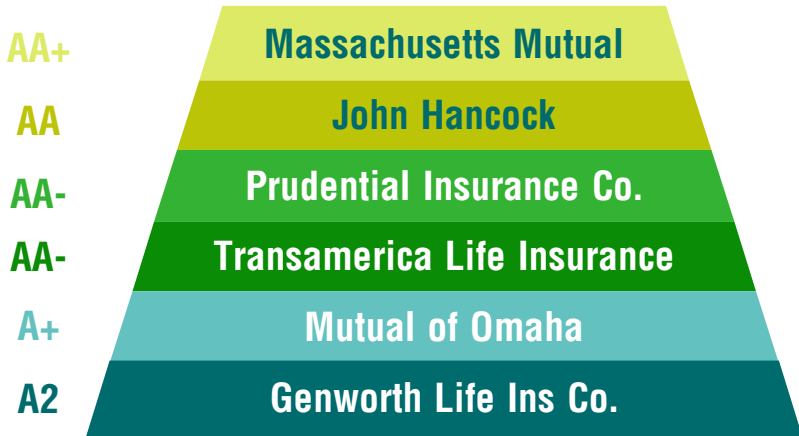
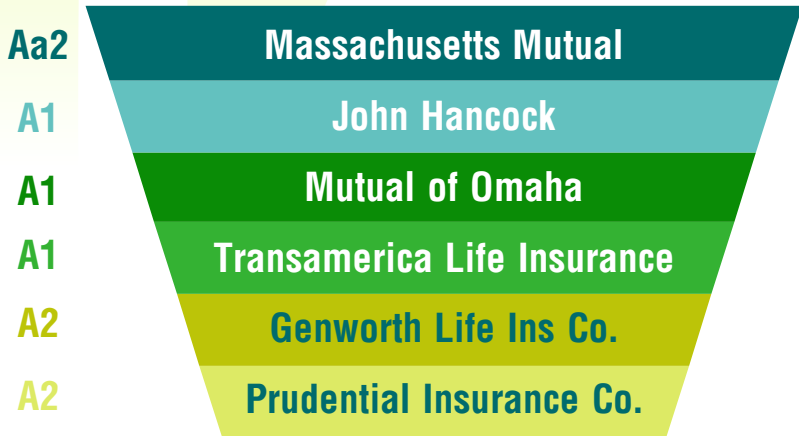


TOP 10 Features your LTCI Policy Should Have

1 Company reputation

2013 Leading Long-Term Care Insurance Companies

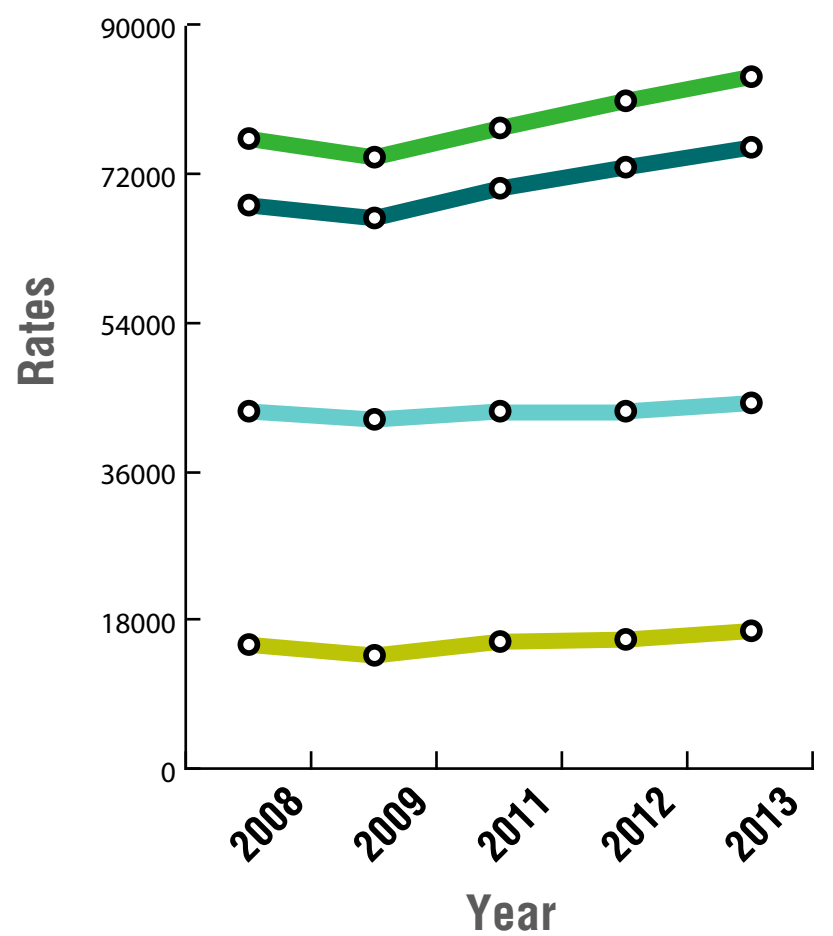
Moody's Investors Service



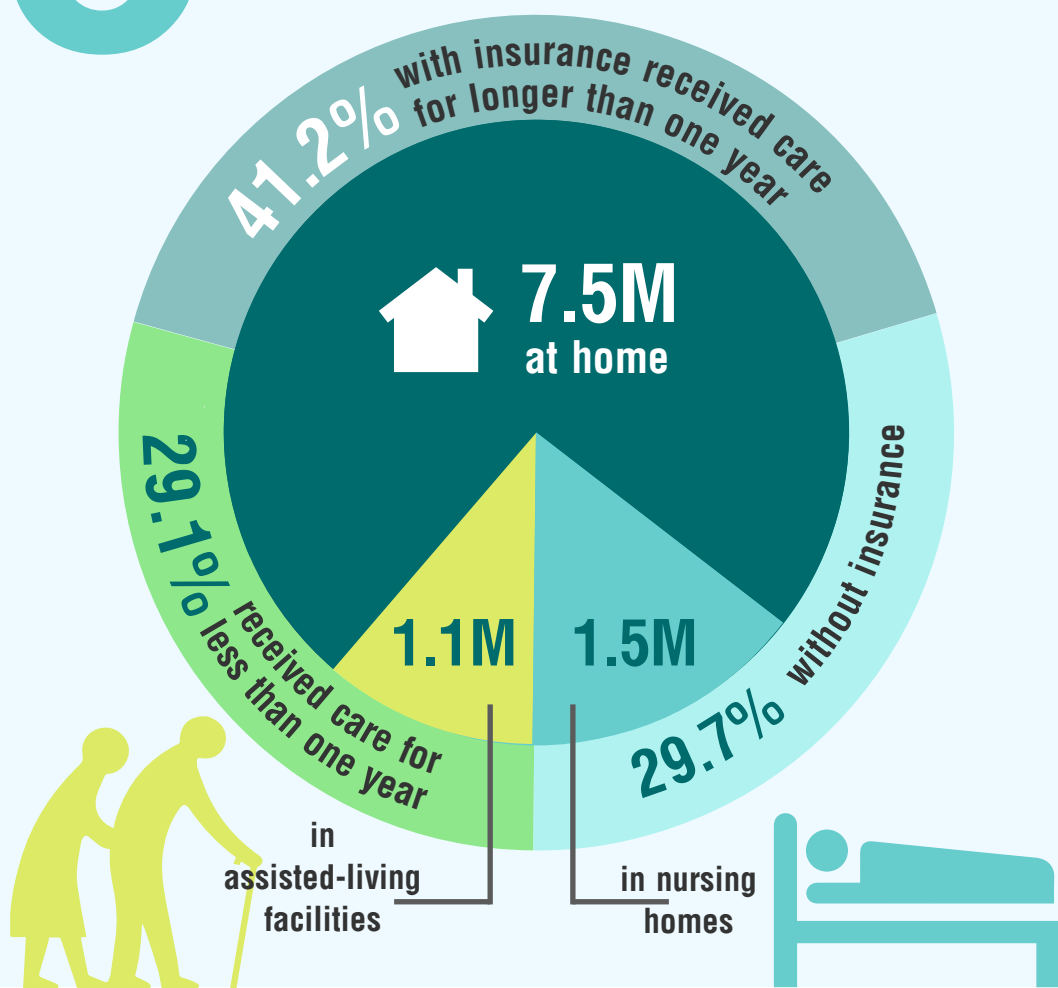
Standard & Poor's

Inflation protection

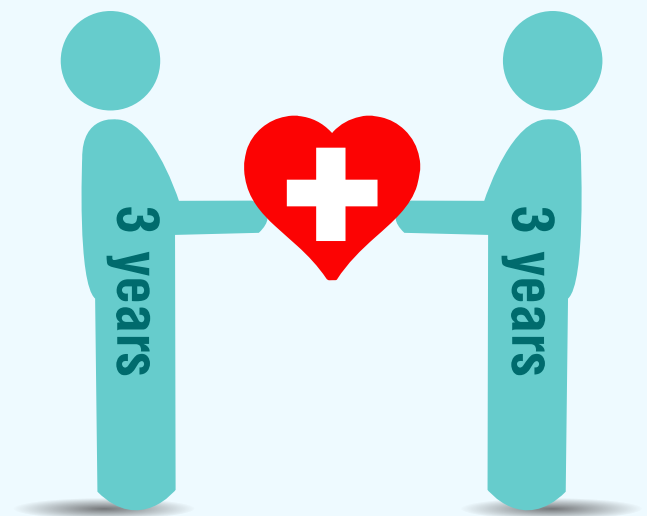
Long-Term Care Rates



3 Home health care benefit and options



Shared care rider



7-23% of base premium added for couples to share care

5 Monthly benefit limit instead of daily

\$50-\$500

Daily benefit amount of most long term care insurance policies



Nursing homes and assisted living – same daily charges



Home care – charges could vary per day

Monthly benefit – higher monthly benefit, less likely to increase premiums



Care coordinator services

6

Goal facilitation

Care management

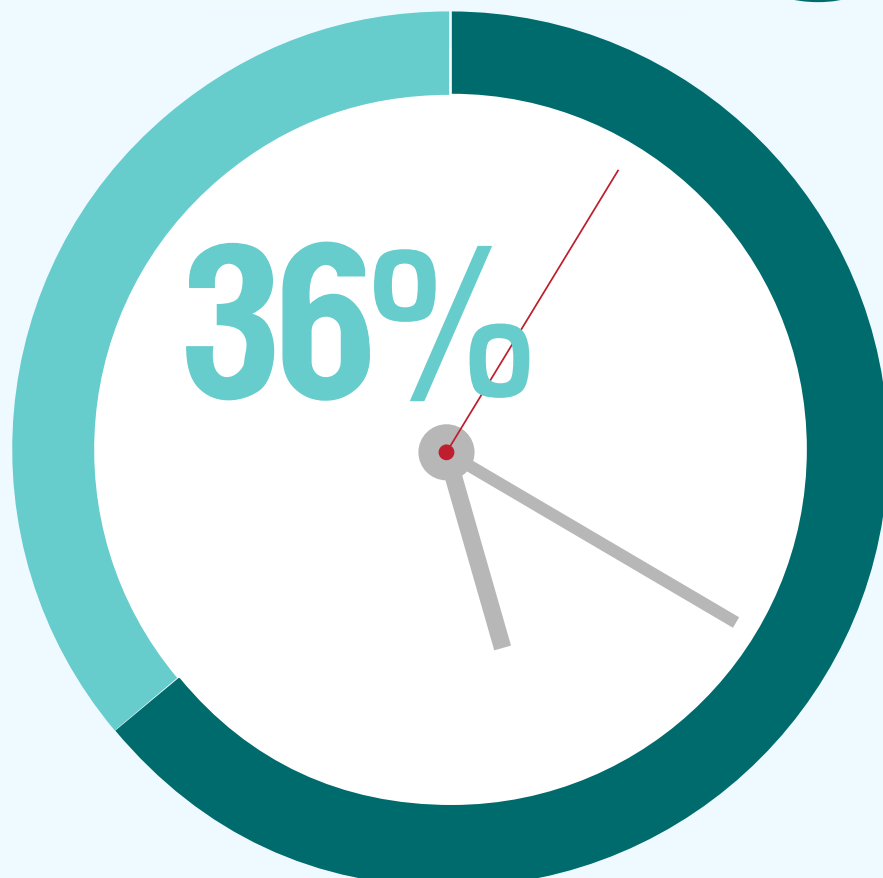
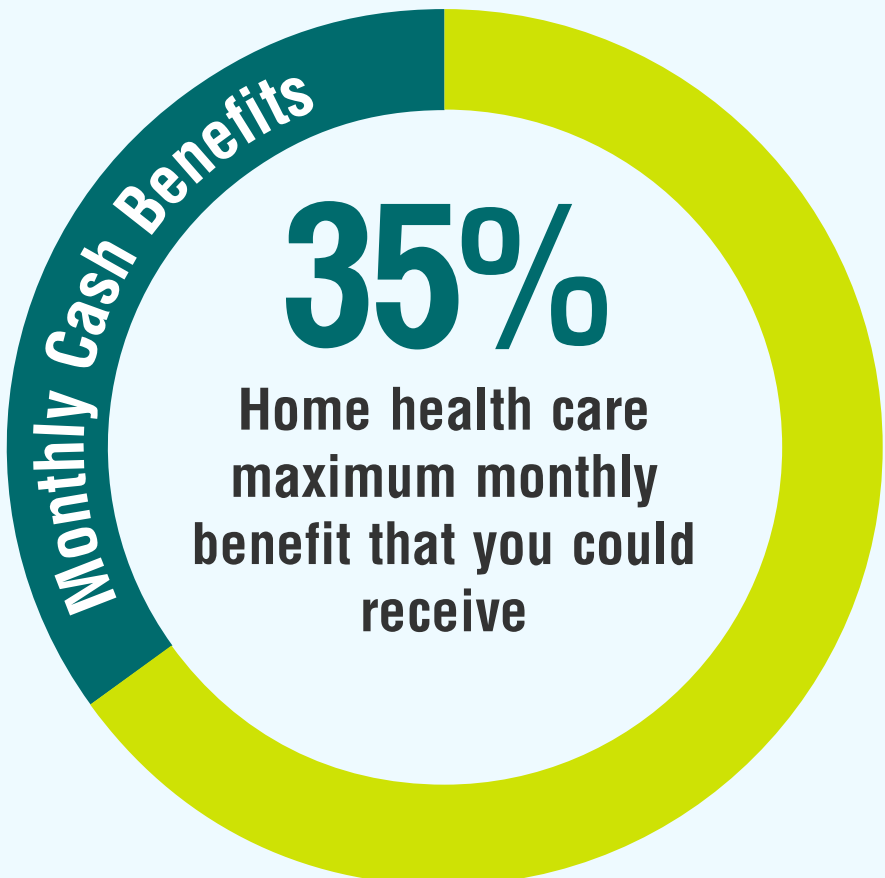
Restorative packages of care

InterRAI assessment tools

Referral management

Zero day elimination period

8



NO Elimination Period Restrictions



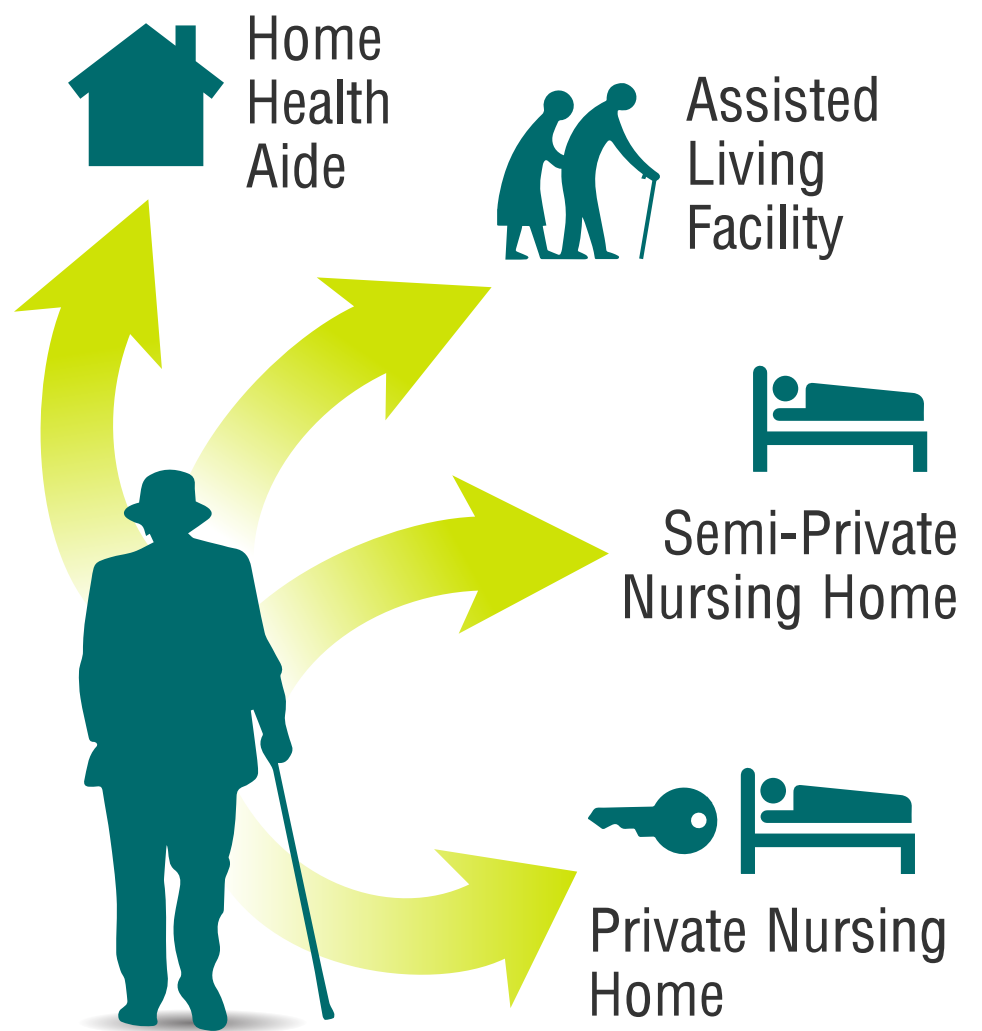
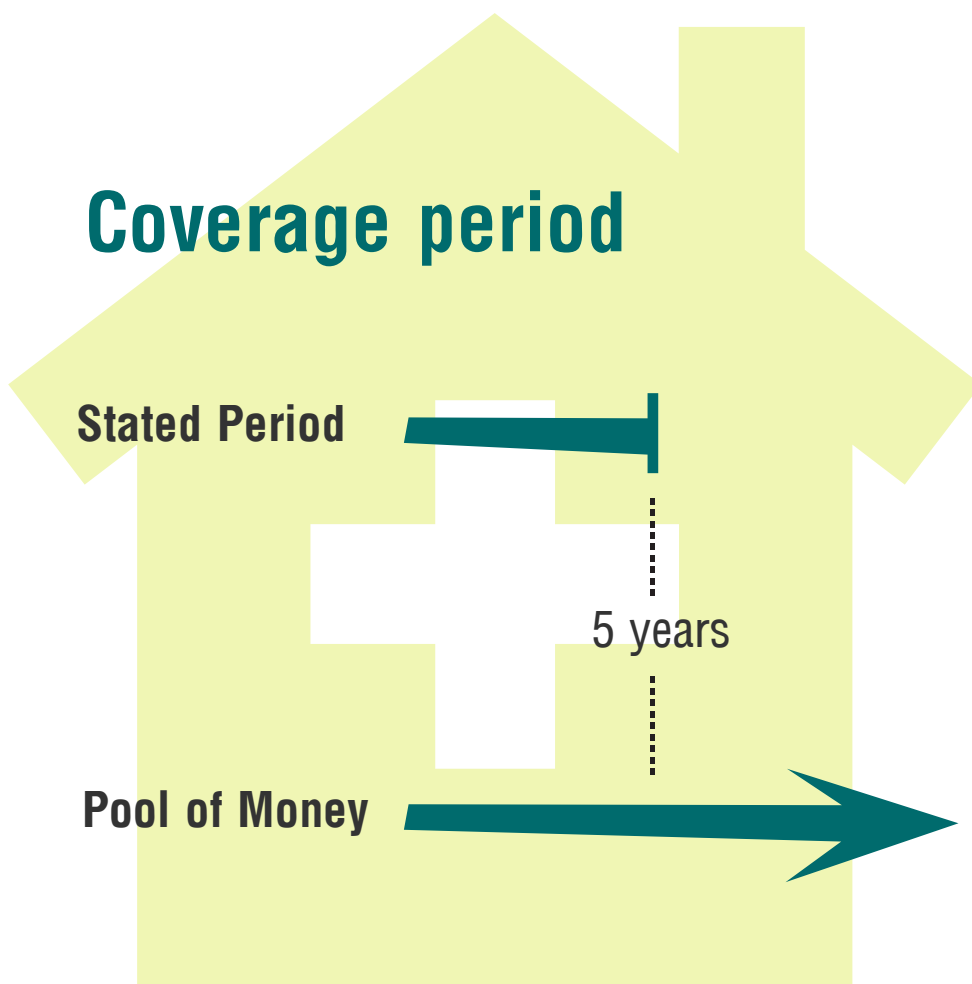
Average percentage of people who get **zero day elimination period** for home care in **2004**



No elimination period - you could get cash immediately when you become eligible

9 Pool of money for maximized coverage

Comprehensive coverage for all levels of care **10**



Resources

- <http://www.producersource.com/featured-bottom-right/long-term-care-riders-you-need-to-know-sharedcare/?singlepage=1>
- https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/130568_032213_Cost%20of%20Care_Final_nonsecure.pdf
- <http://www.businesswire.com/news/home/20091201005936/en/Study-Reports-Times-People-Receiving-Health-Care>
- https://longtermcare.genworth.com/comweb/consumer/pdfs/long_term_care/Cost_Of_Care_Survey.pdf
- http://s3.amazonaws.com/zanran_storage/www.genre.com/ContentPages/18893943.pdf#page=17
- <http://www.multivu.com/assets/54344/documents/2012-Cost-of-Care-Survey-original.pdf>
- <http://www.aaltci.org/long-term-care-insurance/learning-center/company-ratings.php>
- <http://www.bankrate.com/finance/news/long-term-care-insurance-lingo-to-know.aspx>
- <http://www.hardingharding.com/forms/All%20Plans%20Are%20Not%20the%20Same.pdf>
- https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/coc_11.pdf
- <http://www.investopedia.com/ask/answers/09/monthly-vs-daily-benefit.asp>
- <https://www.genworth.com/about-us/company-ratings.html>
- <http://www.nursemaude.org.nz/care-coordination>
- <http://www.infolongtermcare.org/how-to-purchase-the-right-long-term-care-insurance-policy/>
- <http://www.freeltcquotes.com/4-Most-Crucial-LTC-Insurance-Policy-Factors.aspx>

