

VitalLTC Premium and Feature Option Comparison

Prepared For Client

	Federal	GE Capital Assurance	GE Capital Assurance	John Hancock Life Insurance Company	John Hancock Life Insurance Company
	The Federal Program	Long Term Care Choice Individual - California	Long Term Care Choice Partnership - California	Custom Care LTC-1718 (5/03) - California	Custom Care LTC-1718 (5/03) - California Partnership
Premium	\$431.28	\$738.00	\$738.00	\$739.50	\$739.50
Birthdate	8/8/1970	8/8/1970	8/8/1970	8/8/1970	8/8/1970
Age	34	34	34	34	34
State	CA	CA	CA	CA	CA
Max Benefit Amount	\$100 Daily	\$100 Daily	\$100 Daily	\$100 Daily	\$100 Daily
Payment Mode	Annual	Annual	Annual	Annual	Annual
Tax-Qualified					
Payment Option				Life	Life
Level of Coverage	75% Comprehensive		High Coverage Option	100%	100%
Additional Coverage Level				100%	100%
Benefit Period	3 year	1095 DAYS - 3 YEARS	1095 DAYS - 3 YEARS	3 years	3 years
Inflation Protection	Compound Inflation Option	Compound	Compound	Compound	Compound
Elimination Period	90 day	90	90	90 days	90 days
Rate Class		Yes (10%)	Yes (10%)	Preferred	Preferred
Nonforfeiture		No	No	No	No
Joint Discount		No	No	Single	Single
Other Discounts				None	None
Restoration of Benefits		No		No	
Shared Benefits				None	None
Home Care Waiver of Premium				No	No
Survivorship Waiver of Premium				No	No
Additional Notes				Benefit amount must be in \$100 increments for the Monthly Payout Time Period	
Underwriting Company	N/A, N/A	General Electric Capital Assurance Company, Richmond, VA 23230	General Electric Capital Assurance Company, Richmond, VA 23230	John Hancock Life Insurance Company, Boston, MA 02117 LTC-Vital 12/00	John Hancock Life Insurance Company, Boston, MA 02117 LTC-Vital 12/00

VITALLTC IS FOR AGENT USE ONLY. Long-term care insurance policies may contain exclusions, limitations, reductions in benefits, what one must do to keep the policy in force, and what would cause a policy to be discontinued. Please refer to the insurer's policy and outline of coverage for more information and complete details on coverage. The feature and premium information is for reference only and is intended to supplement the standard illustration provided by each insurance company. All values and information are believed to be accurate on the date the report is submitted. However accuracy cannot be assured as rates, benefits and features may change over time. Refer to each carrier's complete illustration or rate card for exact quotation. Premiums vary with choice of benefits selected. Benefit options vary by state. Prepared by Ally Lyle, CLU on 12/21/2004.