

VitalLTC Product Details

Prepared For Client

GE Capital Assurance -- Long Term Care Choice Individual - California

Total Premium: \$612.00

| Client | | Company Information | | | |
|--------------|----------|---------------------|--------|-----------------|--------------|
| Premium | \$612.00 | Type | Stock | Comdex | 88 |
| Birthdate | 8/5/1960 | AM Best | A+(2) | Assets* | \$33,666,017 |
| Age | 44 | S&P | AA-(4) | Liabilities* | \$30,892,236 |
| State | CA | Moodys | Aa3(4) | *(in thousands) | |
| Max Benefit | \$100 | Fitch | AA-(4) | | |
| Payment Mode | Annual | | | | |

| Tax Qualified | Tax-Qualified | Restoration of Benefits | No |
|---------------------------|---------------------|-------------------------|----|
| Payment Option | | | |
| Coverage Level | 100% | | |
| Benefit Multiplier | 2190 DAYS - 6 YEARS | | |
| Inflation Protection | None | | |
| Elimination Period | 30 | | |
| Preferred Health Discount | Yes (10%) | | |
| Nonforfeiture | No | | |
| Couples Discount | No | | |
| Other Discounts | None | | |

Product Summary

GE Long Term Care Choice is a federally tax qualified long term care insurance product. It provides comprehensive coverage that reimburses an insured for expenses incurred for covered care received at home, in the community and while confined in a covered Long Term Care Facility.

For more information about this policy, please refer to the Outline of Coverage. This can be accessed by clicking on the product name on either the Preview (Step 3) or Compare (Step 4) steps of VitalLTC

Features

- ADL List: requires Substantial Assistance (either stand-by or hands-on assistance) for at least two of the following: Bathing, Contenance, Dressing, Eating, Toileting, Transferring
- includes 100% Home Health Care

Optional

- Shortened Benefit Period Nonforfeiture
- 10% Preferred Health Discount
- Restoration of Benefits
- Joint Discount of 25% for Couples: Spouse, Partner and Sibling
- Spousal Discount of 25% for Couples: Spouse, Partner and Sibling

Included

- Supplemental Care
- Residential Care Facility
- Bed Reservation is 50 days per year for any reason
- Care Coordination provides credit toward the LTC Facility Elimination Period when receiving services covered under the Home Care Benefit in accordance with a Privileged Care Coordinator's Plan of Care

Underwritten by General Electric Capital Assurance Company, Richmond, VA 23230

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 Any Agent on 12/21/2004.

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- Caregiver Training is 5 times the daily benefit
- Homemaker Services
- Hospice Care
- Independent Caregiver Services
- Informal Care
- Medical Equipment is 50 times the daily benefit
- No Elimination Period for any Home Care
- Monthly Home Care
- Contingent Nonforfeiture
- One Time Satisfaction of Elimination Period
- Survivorship Benefit
- Upgrade Privilege
- Waiver of Premium for a LTC Facility or Home Care
- Weekly Home Care provided through Monthly Home Care
- 0 Day Elimination Period automatic for Home Care

State-specific Exceptions in CA

unique rates, no Shared Plan available, 30 and 90 day Elimination Periods, Residential Care Facility replaces Assisted Living Facility (70% of Facility maximum; Option available to increase to 100%), Nonforfeiture has a minimum benefit of 90 days (rather than 30)

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