



National Guardian Life Insurance Company (NGL)
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Long Term Care Administrative Office
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EssentialLTC

Product Rate Comparison

Rate comparison of NGL's Long Term Care insurance product to a competitor's product using publicly filed rates as of September 1, 2020.

Same Age Couple Best Rate Class

Male/Female	Mutual of Omaha	NGL
Age 45	\$2,175	\$1,255
Age 55	\$2,706	\$1,558
Age 65	\$3,904	\$2,257

Same Age Couple 2nd Best Rate Class

Male/Female	Mutual of Omaha	NGL
Age 45	\$2,559	\$1,569
Age 55	\$3,183	\$1,948
Age 65	\$4,592	\$2,821

Single Applicant Best Rate Class

Female	Mutual of Omaha (single)	Mutual of Omaha (married)	NGL
Age 45	\$1,592	\$1,512	\$1,255
Age 55	\$1,995	\$1,895	\$1,558
Age 65	\$2,874	\$2,731	\$2,257

Male	Mutual of Omaha (single)	Mutual of Omaha (married)	NGL
Age 45	\$967	\$919	\$822
Age 55	\$1,188	\$1,129	\$1,015
Age 65	\$1,718	\$1,632	\$1,484

Single Applicant 2nd Best Rate Class

Female	Mutual of Omaha (single)	Mutual of Omaha (married)	NGL
Age 45	\$1,872	\$1,779	\$1,569
Age 55	\$2,347	\$2,230	\$1,948
Age 65	\$3,382	\$3,212	\$2,821

Male	Mutual of Omaha (single)	Mutual of Omaha (married)	NGL
Age 45	\$1,138	\$1,081	\$1,027
Age 55	\$1,398	\$1,328	\$1,269
Age 65	\$2,021	\$1,920	\$1,855

National Guardian Life Insurance Company (NGL) is laser-focused on being the carrier of choice in the Long Term Care Insurance brokerage market. NGL is well-positioned with an A- (Excellent) with positive outlook from AM Best, competitive industry leading benefits, robust underwriting capacity and a commitment to building successful, productive relationships.

Please consider the rate comparison above and call us at 888.505.2332 if you have questions or want to learn more.

According to SERFF Filing based on the compact filing states as of September 1, 2020, the 32 states for Mutual of Omaha rates are AL, AK, AR, CO, GA, ID, IL, IA, KY, LA, MA, MI, MN, MS, MO, NE, NV, NH, NM, NC, OH, OK, OR, RI, SC, TN, TX, UT, VA, WA, WV and WY.

Comparison between Mutual of Omaha which has plans including a single rate, a married/one applying discount, and a married/both applying discount. NGL has a single rate and a joint rate plan available. NGL does not have a married/one applying discount.

Generic State, 3-Year Benefit Period, 3% Compound Inflation, 90-Day Elimination Period, NGL - \$100 Daily Benefit Amount / Competitor - \$3,000 Monthly Benefit Amount