



# EssentialLTC

You asked  
and we  
listened



NGL's EssentialLTC Long Term Care insurance compensation schedule has been simplified and enhanced. The new compensation plan will be available through your BGA starting on January 1, 2021.

## Simplified compensation structure

### Moving from eight age bands to two age bands:

- ◆ Issue ages 40-69
- ◆ Issue ages 70-79

Please reach out to your BGA to sign the new schedule as soon as possible. If you have any questions about the new compensation schedule please contact your BGA.



**National Guardian Life Insurance Company (NGL)**  
[www.ngl-essentialtc.com](http://www.ngl-essentialtc.com)