

2021 Milliman LTCI Survey

Company (Product): Most Common Rating Class; \$100/Day; 90 Day Elimination Period

90 Day Elimination / Five-Year Benefit Period			Single Insured																								Male & Female Couple the Same Age											
Company	Product	UW Class of Displayed Premiums	Without Benefit Increases								3% Compound Benefit Increases								5% Compound Benefit Increases								Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases			
			Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40		Age 50		Age 60		Age 70		Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
			Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female										
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Knights of Columbus	Long Term Care Plus NHC2	2/3	355	559	481	775	897	1,436	1,915	2,925	987	1,681	1,168	1,956	1,749	2,847	3,049	4,652	1,848	3,154	1,944	3,274	2,539	4,130	3,931	6,019	640	879	1,633	3,388	1,867	2,186	3,217	5,391	3,502	3,653	4,668	6,965
Knights of Columbus	Long Term Care Plus LTC2	2/3	459	718	636	1,004	1,118	1,589	2,382	3,527	1,277	2,101	1,458	2,346	1,990	3,110	3,683	5,448	2,343	3,837	2,403	3,915	3,100	4,832	4,722	6,942	823	1,148	1,895	4,137	2,364	2,663	3,570	6,392	4,326	4,422	5,553	8,165
Mutual of Omaha	Mutual of Omaha Secure Solution	2/4	563	954	695	1,136	972	1,701	2,165	3,509	1,367	2,364	1,642	2,900	2,063	3,826	3,365	5,895	2,912	5,447	3,056	5,611	3,093	5,917	4,019	7,418	1,289	1,556	2,272	4,823	3,172	3,861	5,006	7,871	7,105	7,367	7,659	9,721
National Guardian Life Insurance Company	NGL EssentialLTC	1/1	519	849	663	1,093	978	1,617	2,142	3,466	1,183	1,936	1,406	2,317	1,800	2,975	3,021	4,887	2,776	4,544	2,917	4,808	3,190	5,271	3,985	6,447	1,062	1,366	2,021	4,333	2,420	2,896	3,719	6,109	5,679	6,011	6,588	8,059
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	1/1	764		984		1,455		3,119		1,743		2,085		2,677		4,398		4,089		4,327		4,744		5,802		955	1,229	1,819	3,899	2,178	2,606	3,347	5,498	5,112	5,409	5,930	7,253
New York Life Insurance Company	NYL My Care	1/5	643	942	806	1,248	1,111	1,787	2,115	3,503	1,466	2,514	1,600	2,819	1,921	3,395	2,949	5,244	2,664	5,349	2,664	5,349	2,741	5,358	3,834	7,200	1,189	1,541	2,173	4,214	2,986	3,315	3,987	6,145	6,010	6,010	6,074	8,275
New York Life Insurance Company	NYL Secure Care	1/3	745	974	981	1,361	1,471	2,239	3,171	4,659	2,647	3,897	2,840	4,316	3,386	5,533	5,703	9,092	5,157	8,541	4,727	7,883	4,928	8,657	7,435	12,439	1,290	1,757	2,782	5,873	4,908	5,367	6,689	11,096	10,273	9,457	10,189	14,906
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	2/4	480	690	720	1,110	1,170	1,890	2,310	3,780	1,171	2,070	1,469	2,575	1,954	3,459	3,119	5,481	2,520	5,009	2,700	5,073	3,065	5,727	4,204	7,711	936	1,464	2,448	4,872	2,593	3,235	4,330	6,880	6,024	6,218	7,034	9,532
90 Day Elimination / \$200,000 Benefit Pool																																						
Mutual of Omaha	Mutual of Omaha Custom Solution	2/4	594	1,018	729	1,214	1,038	1,820	2,368	3,762	1,512	2,590	1,780	3,165	2,234	4,142	3,686	6,331	3,069	5,814	3,207	5,996	3,302	6,330	4,394	7,952	1,370	1,652	2,429	5,210	3,486	4,204	5,420	8,515	7,551	7,822	8,187	10,494
90 Day Elimination / \$100,000 Benefit Pool																																						
Mutual of Omaha	Mutual of Omaha Custom Solution	2/4	424	657	519	785	744	1,177	1,686	2,471	1,078	1,672	1,268	2,047	1,602	2,678	2,625	4,159	2,189	3,754	2,283	3,876	2,368	4,092	3,130	5,224	918	1,108	1,633	3,534	2,338	2,817	3,638	5,767	5,051	5,236	5,491	7,100

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Shared care premiums for each carrier's most common rating classification reflecting \$100/day initial maximum benefit after a 90-day elimination period, assuming that each spouse buys the indicated benefit period.

90 Day Elimination / Five-Year Benefit Period SHARED CARE			Male & Female Couple the Same Age											
			Without Benefit Increases				3% Compound Benefit Increases				5% Compound Benefit Increases			
		3rd Pool?	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70	Age 40	Age 50	Age 60	Age 70
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Knights of Columbus	Long Term Care Plus NHC2	No	914	1,256	2,333	4,840	2,668	3,124	4,596	7,701	5,002	5,219	6,668	9,950
Knights of Columbus	Long Term Care Plus LTC2	No	1,176	1,640	2,707	5,909	3,378	3,804	5,100	9,131	6,181	6,318	7,933	11,664
Mutual of Omaha	Mutual of Omaha Secure Solution	No	1,496	1,805	2,636	5,595	3,679	4,479	5,807	9,130	8,242	8,546	8,884	11,276
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	1,231	1,585	2,344	5,026	2,808	3,359	4,314	7,086	6,588	6,972	7,643	9,348
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	1,108	1,426	2,110	4,523	2,527	3,023	3,882	6,378	5,929	6,275	6,878	8,413
New York Life Insurance Company	NYL My Care	No	1,296	1,741	2,564	5,098	3,493	3,944	4,824	7,558	7,032	7,152	7,350	10,179
New York Life Insurance Company	NYL Secure Care	Yes	1,612	2,196	3,478	7,341	6,135	6,709	8,361	13,870	12,841	11,822	12,736	18,632
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	1,086	1,698	2,840	5,652	3,008	3,753	5,023	7,980	6,987	7,213	8,159	11,057
90 Day Elimination / Three-Year Benefit Period SHARED CARE														
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Standard LTC GR-N620	Yes	611	972	1,643	3,565	1,671	2,328	3,280	5,649	3,862	4,440	5,278	7,801
Bankers Life and Casualty Company	Bankers SimpleChoice TQ Premier & Elite LTC GR-N650 Policy	Yes	832	1,333	2,292	5,041	2,234	3,111	4,407	7,632	5,283	6,064	7,321	11,041
Knights of Columbus	Long Term Care Plus NHC2	No	802	1,086	1,995	4,096	2,203	2,579	3,862	6,364	4,046	4,233	5,432	8,122
Knights of Columbus	Long Term Care Plus LTC2	No	1,013	1,404	2,294	4,698	2,747	3,099	4,392	7,482	4,926	5,043	6,281	9,184
Mutual of Omaha	Mutual of Omaha Secure Solution	No	1,121	1,352	1,990	4,272	2,756	3,351	4,378	6,961	6,166	6,391	6,694	8,589
National Guardian Life Insurance Company	NGL EssentialLTC	Yes	1,029	1,324	1,959	4,199	2,346	2,807	3,604	5,921	5,505	5,826	6,386	7,811
National Guardian Life Insurance Company	NGL EssentialLTC Employer Group	Yes	926	1,192	1,763	3,779	2,111	2,526	3,244	5,329	4,954	5,243	5,747	7,030
New York Life Insurance Company	NYL My Care	No	1,001	1,324	1,923	3,714	2,608	2,899	3,479	5,495	5,182	5,271	5,394	7,505
New York Life Insurance Company	NYL Secure Care	Yes	1,332	1,698	2,596	5,396	4,502	4,825	5,977	9,863	9,250	8,408	9,099	13,177
Thrivent Financial for Lutherans	Thrivent Long-Term Care Insurance	No	930	1,380	2,250	4,500	2,456	3,060	4,109	6,547	5,461	5,852	6,606	8,972
90 Day Elimination / \$200,000 Benefit Period SHARED CARE														
Mutual of Omaha	Mutual of Omaha Custom Solution	No	1,589	1,916	2,818	6,043	4,044	4,876	6,287	9,877	8,759	9,073	9,497	12,174
90 Day Elimination / \$100,000 Benefit Period SHARED CARE														
Mutual of Omaha	Comp Mutual of Omaha Custom Solution	No	1,065	1,286	1,894	4,099	2,712	3,268	4,220	6,689	5,859	6,074	6,370	8,236