

## Long-Term Care Premium Analysis State of Wisconsin Department of Employee Trust Funds

### High Level Benefit Summary:

Benefit Period 3 Years  
Daily Amount \$ 100  
Elim. Period 90 Days  
Inflation 5% Compound  
Rating Select

Benefit Period 5 Years  
Daily Amount \$ 100  
Elim. Period 90 Days  
Inflation 5% Compound  
Rating Select

Benefit Period Unlimited  
Daily Amount \$ 100  
Elim. Period 90 Days  
Inflation 5% Compound  
Rating Select

### Married Premiums by Company:

Age	John Hancock	Mutual of Omaha	Genworth	Age	John Hancock	Mutual of Omaha	Genworth	Age	John Hancock	Mutual of Omaha	Genworth
40	\$ 607.60	\$ 603.35	\$ 810.00	40	\$ 860.76	\$ 729.56	\$ 1,042.50	40	\$ 1,312.71	\$ 998.10	\$ 1,477.50
45	\$ 648.48	\$ 630.84	\$ 825.00	45	\$ 897.89	\$ 763.79	\$ 1,065.00	45	\$ 1,406.48	\$ 1,043.16	\$ 1,507.50
50	\$ 706.99	\$ 699.54	\$ 892.50	50	\$ 950.78	\$ 842.42	\$ 1,125.00	50	\$ 1,518.99	\$ 1,146.47	\$ 1,582.50
55	\$ 792.13	\$ 787.78	\$ 967.50	55	\$ 1,032.17	\$ 962.48	\$ 1,200.00	55	\$ 1,744.03	\$ 1,289.49	\$ 1,672.50
60	\$ 967.65	\$ 987.42	\$ 1,200.00	60	\$ 1,260.20	\$ 1,196.80	\$ 1,552.50	60	\$ 2,081.58	\$ 1,593.17	\$ 2,227.50
65	\$ 1,218.57	\$ 1,357.63	\$ 1,612.50	65	\$ 1,582.00	\$ 1,666.29	\$ 2,107.50	65	\$ 2,550.41	\$ 2,217.54	\$ 3,037.50
70	\$ 1,810.98	\$ 2,092.14	\$ 2,400.00	70	\$ 2,373.00	\$ 2,449.98	\$ 3,165.00	70	\$ 3,431.80	\$ 3,298.33	\$ 4,560.00

### Comparison of Married Premiums as a Percent of John Hancock's Rates:

Age	Mutual of Omaha	Genworth	Age	Mutual of Omaha	Genworth	Age	Mutual of Omaha	Genworth
40	99.3%	133.3%	40	84.8%	121.1%	40	76.0%	112.6%
45	97.3%	127.2%	45	85.1%	118.6%	45	74.2%	107.2%
50	98.9%	126.2%	50	88.6%	118.3%	50	75.5%	104.2%
55	99.5%	122.1%	55	93.2%	116.3%	55	73.9%	95.9%
60	102.0%	124.0%	60	95.0%	123.2%	60	76.5%	107.0%
65	111.4%	132.3%	65	105.3%	133.2%	65	86.9%	119.1%
70	115.5%	132.5%	70	103.2%	133.4%	70	96.1%	132.9%

## Long-Term Care Premium Analysis

### State of Wisconsin

### Department of Employee Trust Funds

#### High Level Benefit Summary:

Benefit Period        3 Years  
 Daily Amount    \$     100  
 Elim. Period        90 Days  
 Inflation            5% Compound  
 Rating                Select

Benefit Period        5 Years  
 Daily Amount    \$     100  
 Elim. Period        90 Days  
 Inflation            5% Compound  
 Rating                Select

Benefit Period        Unlimited  
 Daily Amount    \$     100  
 Elim. Period        90 Days  
 Inflation            5% Compound  
 Rating                Select

#### Single Premiums by Company:

Age	John Hancock	Mutual of Omaha	Genworth
40	\$ 868.00	\$ 861.93	\$ 1,080.00
45	\$ 926.40	\$ 901.20	\$ 1,100.00
50	\$ 1,009.98	\$ 999.34	\$ 1,190.00
55	\$ 1,131.61	\$ 1,125.40	\$ 1,290.00
60	\$ 1,382.36	\$ 1,410.60	\$ 1,600.00
65	\$ 1,740.81	\$ 1,939.47	\$ 2,150.00
70	\$ 2,587.11	\$ 2,988.77	\$ 3,200.00

Age	John Hancock	Mutual of Omaha	Genworth
40	\$ 1,229.66	\$ 1,042.22	\$ 1,390.00
45	\$ 1,282.71	\$ 1,091.13	\$ 1,420.00
50	\$ 1,358.25	\$ 1,203.46	\$ 1,500.00
55	\$ 1,474.52	\$ 1,374.97	\$ 1,600.00
60	\$ 1,800.29	\$ 1,709.71	\$ 2,070.00
65	\$ 2,260.00	\$ 2,380.42	\$ 2,810.00
70	\$ 3,390.01	\$ 3,499.97	\$ 4,220.00

Age	John Hancock	Mutual of Omaha	Genworth
40	\$ 1,875.30	\$ 1,425.86	\$ 1,970.00
45	\$ 2,009.25	\$ 1,490.23	\$ 2,010.00
50	\$ 2,169.99	\$ 1,637.82	\$ 2,110.00
55	\$ 2,491.47	\$ 1,842.12	\$ 2,230.00
60	\$ 2,973.69	\$ 2,275.95	\$ 2,970.00
65	\$ 3,643.44	\$ 3,167.92	\$ 4,050.00
70	\$ 4,902.57	\$ 4,711.91	\$ 6,080.00

#### Comparison of Single Premiums as a Percent of John Hancock's Rates:

Age	Mutual of Omaha	Genworth
40	99.3%	124.4%
45	97.3%	118.7%
50	98.9%	117.8%
55	99.5%	114.0%
60	102.0%	115.7%
65	111.4%	123.5%
70	115.5%	123.7%

Age	Mutual of Omaha	Genworth
40	84.8%	113.0%
45	85.1%	110.7%
50	88.6%	110.4%
55	93.2%	108.5%
60	95.0%	115.0%
65	105.3%	124.3%
70	103.2%	124.5%

Age	Mutual of Omaha	Genworth
40	76.0%	105.0%
45	74.2%	100.0%
50	75.5%	97.2%
55	73.9%	89.5%
60	76.5%	99.9%
65	86.9%	111.2%
70	96.1%	124.0%