A good way to begin your search for the right long term care insurance policy is to compare the most important features of two policies side-by-side. You should be able to find most of the information below in the outline of coverage you receive from the insurance providers.

<table>
<thead>
<tr>
<th></th>
<th>POLICY A</th>
<th>POLICY B</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NAME OF INSURANCE COMPANY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FINANCIAL STRENGTH RATING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LEVELS OF CARE COVERED</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skilled nursing care</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Personal/custodial care</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>All care provided during a nursing home stay</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td><strong>LOCATIONS OF CARE COVERED</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any licensed facility</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Home: Skilled nursing</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Home: Personal care by home health aides</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Home: Homemaker services</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Home: Informal care (family-provided)</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Adult daycare centers</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Assisted living facilities</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td><strong>LENGTH OF BENEFIT PERIOD</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>___________ years</td>
<td>___________ years</td>
</tr>
<tr>
<td><strong>BENEFITS INCREASE FOR INFLATION</strong></td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
</tbody>
</table>
### Long Term Care Insurance Policy Comparison Worksheet

<table>
<thead>
<tr>
<th></th>
<th>POLICY A</th>
<th>POLICY B</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INFLATION RATE AT WHICH BENEFITS INCREASE</strong></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td><strong>COVERED AMOUNT PER DAY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nursing home care</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Assisted living facility care</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Home care</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>MAXIMUM NUMBER OF DAYS OR VISITS PER YEAR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nursing home care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assisted living facility care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total lifetime limit</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>BENEFIT TRIGGERS THAT DETERMINE ELIGIBILITY</strong></td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Inability to perform activities of daily living</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Cognitive impairment</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Doctor-certified medical necessity</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Hospitalization</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td><strong>WAITING PERIOD BEFORE BENEFITS BEGIN</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nursing home care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Assisted living facility care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home health care</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waiting period for pre-existing condition</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th></th>
<th>POLICY A</th>
<th>POLICY B</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ADDITIONAL BENEFITS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waiver of premium benefit</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Non-forfeiture benefit</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Return of premium benefit</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td>Death benefit</td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td><strong>TAX QUALIFIED</strong></td>
<td>yes / no</td>
<td>yes / no</td>
</tr>
<tr>
<td><strong>COST OF POLICY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic monthly premium, excluding all riders</td>
<td>$ _____________</td>
<td>$ _____________</td>
</tr>
<tr>
<td>Monthly premium if home care is covered</td>
<td>$ _____________</td>
<td>$ _____________</td>
</tr>
<tr>
<td>Monthly premium if assisted living is covered</td>
<td>$ _____________</td>
<td>$ _____________</td>
</tr>
<tr>
<td>Monthly premium with inflation rider</td>
<td>$ _____________</td>
<td>$ _____________</td>
</tr>
<tr>
<td>Monthly premium with non-forfeiture benefit</td>
<td>$ _____________</td>
<td>$ _____________</td>
</tr>
<tr>
<td><strong>DISCOUNT IF SPOUSE BUYS POLICY</strong></td>
<td>$ _____________</td>
<td>$ _____________</td>
</tr>
</tbody>
</table>