

TAX-QUALIFIED PLANS
COMPETITIVE ANALYSIS

The following pages contain evaluations of advantages and disadvantages between **Penn Treaty Network America** Long term care products and selected competitor tax qualified products.

These analyses are by nature subjective. They are based on the best information available and it must be recognized that product offerings are subject to change and that products may differ widely from state to state.

Significant competitive features are highlighted in **bold**. The following pages include comparisons with the following products:

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TAX QUALIFIED POLICY COMPARISON

GE CAPITAL CLASSIC SELECT (TQ) vs PENN TREATY'S PERSONAL FREEDOM III

GE'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-79)
- Maximum Daily Benefit range \$50-\$400 vs \$50-\$350
- Unlimited Benefit Period available
- **Spouse Discount 40% vs 20%**
- **Family Discount available with couples discount if same generation living together and sharing expenses for at least 3 years.**
- **10 Pay and Paid up to 65 options available.**
- Medical Equipment Benefit equal to 50 times the Daily Maximum.
- Waiver of Home Care Elimination Period Rider available also waives the waiver of premium period when the Care Coordinator is used.

PENN TREATY'S ADVANTAGES OVER GE

- **Issue above age 79 (40-89)**
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs 30, 90, 180, and 365 days
- A one year benefit period available
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 50% and 100%
- Compound Inflation Rider 3% or 5%
- **Additional Underwriting Classes available Preferred, Premier, Select and Standard vs Preferred and Standard.**
- **Monthly HHC benefits available when Advance or Timely Notification is provided vs through additional rider**
- **Indemnity Benefit for HHC benefit included in base policy**
- Respite Care 30 days vs 21 days
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs only covered if they are a regular employee of the organization that is providing the services.**
- Caregiver Training 10 times the HHC Daily Benefit vs 5 times the HHC Daily Benefit.
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- Bed Reservation Benefit 60 days for any reason vs 30 days for any reason
- **Restoration of Benefit included in base policy vs rider**
- **Waiver after 90 days vs after Elimination Period.**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- Survivorship Rider option 7 year regardless of claims vs 7 regardless of claims or 10 years without claims
- **1st Day Waiver Rider available.**
- **1st Day coverage for Home and Community Care Benefit available.**
- International Coverage Benefit included.
- **Shared Care Benefit provides for a 3rd pool of benefits**
- **Facility Cash Benefits rider available.**
- **Franchise Discount of 5% to 20% available**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Spouse Discount; With ROB Rider

| Benefit Period: 6 Years | | | 2 Year | | | | | | |
|-------------------------|----------|-------------|-----------|-----------|--|-----------|-------------|-----------|-----------|
| Issue Age | PTN Pref | PTN Premier | GE Pref | GE Std | | PTN Pref | PTN Premier | GE Pref | GE Std |
| 55 | N/A | \$1323.11 | \$1070.60 | \$1284.72 | | \$691.20 | \$815.62 | \$671.00 | \$805.20 |
| 65 | N/A | \$2374.35 | \$1939.80 | \$2327.76 | | \$1167.36 | \$1377.48 | \$1111.00 | \$1333.20 |
| 75 | N/A | \$5799.93 | \$4722.30 | \$5666.76 | | \$2549.76 | \$3008.72 | \$2684.00 | \$3220.80 |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Single; With ROB Rider

| Benefit Period: 6 Years | | | 2 Year | | | | | | |
|-------------------------|----------|-------------|-----------|-----------|--|-----------|-------------|-----------|-----------|
| Issue Age | PTN Pref | PTN Premier | GE Pref | GE Std | | PTN Pref | PTN Premier | GE Pref | GE Std |
| 55 | N/A | \$1653.89 | \$1712.96 | \$2141.20 | | \$864.00 | \$1019.52 | \$1073.60 | \$1342.00 |
| 65 | N/A | \$2967.94 | \$3103.68 | \$3879.60 | | \$1459.20 | \$1721.86 | \$1777.60 | \$2222.00 |
| 75 | N/A | \$7249.92 | \$7555.68 | \$9444.60 | | \$3187.20 | \$3760.90 | \$4294.40 | \$5368.00 |

TAX QUALIFIED POLICY COMPARISON

GE CAPITAL PRIVILEGED CHOICE (TQ) vs PENN TREATY'S PERSONAL FREEDOM III

GE'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-79)
- Maximum Monthly Benefit range \$1500-\$12,000 vs. Daily Benefit range \$50-\$350
- Unlimited Benefit Period available
- **Spouse Discount 40% vs 20%**
- **Family Discount available with couples discount if same generation living together and sharing expenses for at least 3 years.**
- **10 Pay and Paid up to 65 options available.**
- **Monthly HHC Benefits vs Monthly HHC benefits available when Advance or Timely Notification is given.**
- International Coverage calendar month maximum equal to 75% of Monthly Maximum with a lifetime maximum of 48 months vs 75% of Facility Daily Benefit for a maximum of 180 days.
- Medical Equipment benefit lifetime maximum equal to 2 times the Monthly Maximum.
- Optional Waiver of Home Care Elimination Period Rider available when HHC is 100%.

PENN TREATY'S ADVANTAGES OVER GE

- **Issue above age 79 (40-89)**
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs 30, 90, and 180 days
- A one year benefit period available
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 50% and 100%
- Compound Inflation Rider 3% or 5%
- **Additional Underwriting Classes available Preferred, Premier, Select and Standard vs Preferred and Standard.**
- **Indemnity Benefit for HHC benefit included in base policy.**
- Respite Care 30 days vs Up to Monthly Maximum per year
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs only covered if they are a regular employee of the organization that is providing the services.**
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- Restoration of Benefit included in base policy vs rider
- **Waiver after 90 days vs after Elimination Period.**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider options 7 year regardless of claims vs 7 regardless of claims or 10 years without claims**
- **1st Day Waiver Rider available vs only available if 100% HHC selected.**
- **1st Day coverage for Home and Community Care Benefit available.**
- **Shared Care Benefit provides for a 3rd pool of benefits**
- **Facility Cash Benefits Rider available.**
- **Franchise Discount of 5% to 20% available**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: \$100/\$3000 NH/HHC; With Compound Inflation; 30 day EP; Spouse Discount; With ROB Rider

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Issue | PTN | PTN | GE | GE | PTN | PTN | GE | GE | |
| Age | Pref | Premier | Pref | Standard | Pref | Premier | Pref | Standard | |
| 55 | N/A | \$1323.11 | \$1144.80 | \$1373.76 | \$691.20 | \$815.62 | \$726.00 | \$871.20 | |
| 65 | N/A | \$2374.35 | \$2082.90 | \$2499.48 | \$1167.36 | \$1377.48 | \$1188.00 | \$1425.60 | |
| 75 | N/A | \$5799.93 | \$5072.10 | \$6086.52 | \$2549.76 | \$3008.72 | \$2871.00 | \$3445.20 | |

RATE COMPARISON Benefits: \$100/\$3000 NH/HHC; With Compound Inflation; 90-day EP; Single; With ROB Rider

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|------|-----------|-----------|------------|-----------|-----------|-----------|-----------|--|
| Issue | PTN | PTN | GE | GE | PTN | PTN | GE | GE | |
| Age | Pref | Premier | Pref | Standard | Pref | Premier | Pref | Standard | |
| 55 | N/A | \$1653.89 | \$1831.60 | \$2289.60 | \$864.00 | \$1019.52 | \$1161.60 | \$1452.00 | |
| 65 | N/A | \$2967.94 | \$3332.64 | \$4165.80 | \$1459.20 | \$1721.86 | \$1900.80 | \$2376.00 | |
| 75 | N/A | \$7249.92 | \$8115.36 | \$10144.20 | \$3187.20 | \$3760.90 | \$4593.60 | \$5742.00 | |

TAX QUALIFIED POLICY COMPARISON

MetLife LTC2 – VAL (TQ) vs. PENN TREATY’S PERSONAL FREEDOM III

METLIFE’S ADVANTAGES OVER PENN TREATY

- Issue Ages below age 40 (18-84)
- Maximum Daily Benefit range \$50-400 vs. \$50-\$350
- Unlimited Benefit Period available
- **15% Residential Discount**
- **Spouse Discount 30% vs. 20%**
- International Coverage per diem benefit is equal to 50% of the HHC Maximum Daily Benefit Amount the maximum benefit is lessor of total lifetime benefit less any benefits paid in US or Per Diem Benefit times 3,650 vs. at 75% for a maximum of 180 days.
- **10 Pay and Paid-Up to Age 65 options available**
- **Reduced-Pay at 65 option available**
- **Double-Pay First Year Option (pay 2 times the premium amount in the first year in return for 10% to 13% (depending on age) reduction in premium each following year.**

PENN TREATY’S ADVANTAGES OVER METLIFE

- Issue above age 84
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 50% 75% and 100%
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs. 20, 45, and 100 days
- A one year benefit period available
- Compound Inflation 3% or 5%
- **Indemnity Benefit for HHC benefit included in base policy vs. Rider**
- **Additional Underwriting Classes available Preferred, Premier, Select and Standard vs. Preferred, Standard and Rated.**
- **Elimination Period for International Coverage Benefit is the same vs. 2 times**
- Respite Care 30 days vs. 21 days
- Caregiver Training 10 times the HHC Daily Benefit vs. 5 times the HHC Daily Benefit.
- Bed Reservation Benefit 60 days for any reason vs. 30 days for any reason
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company.**
- **Restoration of Benefit included in base policy vs. rider**
- **Waiver after 90 days vs. after Elimination Period.**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Spouse Waiver of Premium available**
- **Survivorship Benefit 7 years regardless of claims vs. 10 years without claims**
- **Shared Benefit Rider 3rd pool of benefits vs. shared**
- **Facility Cash Benefits available**
- **1st Day Waiver Rider available vs. only available if 100% HHC selected.**
- **1st Day coverage for Home and Community Care Benefit available.**
- **Franchise Discount of 5% to 20% available vs. Multi-life discount 5% Voluntary or 10% Employer Paid**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 20 DAY E.P.; \$100 NH/ HHC; With Compound Inflation; Spouse Discount (With Restoration Rider)

| Benefit Period: | | 7 Years | | | 2 Year | | | | |
|-----------------|----------|-------------|--------------|-------------|--------|-----------|-------------|--------------|-------------|
| Issue Age | PTN Pref | PTN Premier | METLIFE Pref | METLIFE Std | | PTN Pref | PTN Premier | METLIFE Pref | METLIFE Std |
| 55 | N/A | \$1382.68 | \$1280.80 | \$1494.15 | | \$698.40 | \$824.11 | \$567.77 | \$662.40 |
| 65 | N/A | \$2490.65 | \$2185.87 | \$2550.17 | | \$1179.52 | \$1391.83 | \$964.60 | \$1113.70 |
| 75 | N/A | \$6098.43 | \$4997.98 | \$5830.63 | | \$2576.32 | \$3040.06 | \$2293.73 | \$2676.01 |

RATE COMPARISON Benefits: 20 DAY E.P.; \$100 NH/ HHC; With Compound Inflation; Single (With Restoration Rider)

| Benefit Period: | | 7 Years | | | 2 Year | | | | |
|-----------------|----------|-------------|--------------|-------------|--------|-----------|-------------|--------------|-------------|
| Issue Age | PTN Pref | PTN Premier | METLIFE Pref | METLIFE Std | | PTN Pref | PTN Premier | METLIFE Pref | METLIFE Std |
| 55 | N/A | \$1728.35 | \$1921.06 | \$2134.51 | | \$873.00 | \$1030.14 | \$851.66 | \$946.28 |
| 65 | N/A | \$3113.31 | \$3278.79 | \$3643.11 | | \$1474.44 | \$1739.79 | \$1432.90 | \$1591.00 |
| 75 | N/A | \$7623.04 | \$7496.53 | \$8329.47 | | \$3220.40 | \$3800.07 | \$3440.59 | \$3822.89 |

TAX QUALIFIED POLICY COMPARISON

MetLife LTC2 – IDEAL (TQ) vs. PENN TREATY’S PERSONAL FREEDOM III

METLIFE’S ADVANTAGES OVER PENN TREATY

- Issue Ages below age 40 (18-84)
- Maximum Daily Benefit range \$50-\$400 vs. \$50-\$350
- Unlimited Benefit Period available
- **Monthly HHC Benefits vs. Monthly HHC benefits available when Advance or Timely Notification is given.**
- **Monthly Facility Benefits vs. Daily**
- **Spouse Discount 30% vs. 20%**
- **15% Unrelated Living Discount**
- **Transition Expense Allowance paid up to 15 times the Daily Benefit Lifetime Maximum for items such as Plan of Care, prescription drugs, personal emergency response systems, durable medical equipment or home modifications.**
- **Supportive Services and Specialized Transportation Benefit pays up to 1 times the HC benefit per month.**
- International Coverage per diem benefit is equal to 50% of the HHC MDB Amount vs. at 75% for a max of 180 days.
- Calendar Day Rider and HC Elimination Period Waiver Rider Available
- **10 Pay and Paid-Up to Age 65 options and Reduced-Pay at 65 option available**
- **Return of Premium (must be in effect at least 10 years)**
- **Double-Pay First Year Option (pay 2 times the premium amount in the first year in return for 10% to 13% (depending on age) reduction in premium each following year.)**

PENN TREATY’S ADVANTAGES OVER METLIFE

- Issue above age 84
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 50% 75% and 100%
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs. 20, 45, and 100 days
- **Indemnity Benefit for HHC benefit available**
- Additional UW Classes available Preferred, Premier, Select and Standard vs. Preferred, Standard and Rated.
- Elimination Period for International Coverage Benefit is the same vs. 2 times
- Respite Care 30 days vs. 21 days
- Caregiver Training 10 times the HHC Daily Benefit vs. 5 times the HHC Daily Benefit.
- Bed Reservation Benefit 60 days for any reason vs. 50 days for any reason
- Compound Inflation 3% and 5%
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs. only covered if Supportive Services are provided by an informal caregiver.**
- **Restoration of Benefit included in base policy vs. rider**
- **Waiver after 90 days vs. after Elimination Period.**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Spouse Waiver of Premium Rider available**
- **Survivorship Rider available 7 years vs. 10 years without claims.**
- **Shared Benefit Rider provides for 3rd pool of benefits vs. shared benefits.**
- **Facility Cash Benefits Rider available**
- **1st Day Waiver Rider available vs. only available if 100% HHC selected.**
- **1st Day coverage for Home and Community Care Benefit available.**
- **Franchise Discount of 5% to 20% available Multi-life discount 5% Voluntary or 10% Employer Paid**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 20DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Spouse Discount (With ROB Rider)

| Benefit Period: 7 Years | | 2 Year | | | | | | | |
|-------------------------|----------|-------------|--------------|-------------|--|-----------|-------------|--------------|-------------|
| Issue Age | PTN Pref | PTN Premier | METLIFE Pref | METLIFE Std | | PTN Pref | PTN Premier | METLIFE Pref | METLIFE Std |
| 55 | N/A | \$1382.68 | \$1505.43 | \$1756.34 | | \$698.40 | \$824.11 | \$719.64 | \$839.57 |
| 65 | N/A | \$2490.65 | \$2553.53 | \$2979.11 | | \$1179.52 | \$1391.83 | \$1198.28 | \$1398.00 |
| 75 | N/A | \$6098.43 | \$5801.49 | \$6768.40 | | \$2576.32 | \$3040.06 | \$2846.74 | \$3321.19 |

RATE COMPARISON Benefits: 20 DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Single (With ROB Rider)

| Benefit Period: 7 Years | | 2 Year | | | | | | | |
|-------------------------|----------|-------------|--------------|-------------|--|-----------|-------------|--------------|-------------|
| Issue Age | PTN Pref | PTN Premier | METLIFE Pref | METLIFE Std | | PTN Pref | PTN Premier | METLIFE Pref | METLIFE Std |
| 55 | N/A | \$1728.35 | \$2258.15 | \$2509.05 | | \$873.00 | \$1030.14 | \$1079.46 | \$1199.40 |
| 65 | N/A | \$3113.31 | \$3830.29 | \$4255.89 | | \$1474.44 | \$1739.79 | \$1797.42 | \$1997.50 |
| 75 | N/A | \$7623.04 | \$8702.24 | \$9669.16 | | \$3220.40 | \$3800.07 | \$4270.10 | \$4744.57 |

TAX QUALIFIED POLICY COMPARISON

PRUDENTIAL LTC BY DESIGN (TQ) vs PENN TREATY'S PERSONAL FREEDOM III

PRUDENTIAL'S ADVANTAGES OVER PENN TREATY

- Issues Ages below age 40 (18-84)
- Maximum Daily Benefit range \$50 - \$500
- Unlimited Benefit Period available
- **15% Unrelated Living together or family living together for at least 12 months.**
- **Calendar Day Elimination Period Rider, if service days are counted, 1 day of HCBC satisfies 7 elimination days.**
- **Independence Support Benefit offers a lifetime amount of 50 times MDB for emergency response system, home modifications, durable medical equipment, caregiver training, or assistive devices.**
- Emerging Trends Benefit provides for coverage for services not specifically mentioned in the contract but recommended in a Plan of Care and agreed to by both the client and company.
- Available in the following states: CA, HI, NY, NC and VT (as of 11/06)

PENN TREATY'S ADVANTAGES OVER PRUDENTIAL

- Issue above age 84
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs 30, 60, 90, and 180 days
- Additional options available for HHC benefits 50%, 75%, 100%, and 125% vs. 50%, 75% and 100%
- **Monthly HHC benefits available when Advance or Timely Notification is provided vs through additional rider**
- **Indemnity Benefit for HHC benefit available vs Flexible Payment Provision which pays up to 15 days indemnity HHC**
- Respite Care 30 days vs 21 days
- Bed Reservation Benefit 60 days for any reason vs 30 days for any reason
- **Waiver after 90 days vs after Elimination Period.**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider options 7 years regardless of claims vs 10 years without claims**
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs only covered if Supportive Services are provided by an informal caregiver.**
- **Restoration of Benefit included in base policy vs rider**
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- **Franchise Discount of 5% to 20% available vs. 10% Employer Sponsored and 15% Affinity**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: \$100 NH/ \$100 HHC; 30 Elim Period, With Compound Inflation; Spouse Discount (With ROB Rider)

| Issue Age | Benefit Period: 5 Years | | | | Benefit Period: 2 Year | | | |
|--------------|-------------------------|-----------|-----------|----------------|------------------------|-----------|-----------|----------------|
| | PTN | | PRU | | PTN | | PRU | |
| | Pref | Premier | Pref | Select Class I | Pref | Premier | Pref | Select Class I |
| 55 | \$1090.56 | \$1268.87 | \$1143.93 | \$1307.35 | \$691.20 | \$815.62 | \$777.07 | \$973.26 |
| 65 | \$1935.36 | \$2283.73 | \$1864.63 | \$2131.01 | \$1167.36 | \$1377.48 | \$1266.64 | \$1586.44 |
| 75 | \$4730.88 | \$5582.44 | \$4351.57 | \$4973.22 | \$2549.76 | \$3008.72 | \$2956.01 | \$3702.34 |

RATE COMPARISON Benefits: \$100 NH/ \$100 HHC; 30 Elim Period, With Compound Inflation; Single (With ROB Rider)

| Issue Age | Benefit Period: 5 Years | | | | Benefit Period: 2 Year | | | |
|--------------|-------------------------|-----------|-----------|----------------|------------------------|-----------|-----------|----------------|
| | PTN | | PRU | | PTN | | PRU | |
| | Pref | Premier | Pref | Select Class I | Pref | Premier | Pref | Select Class I |
| 55 | \$1363.20 | \$1608.57 | \$1389.05 | \$1634.18 | \$864.00 | \$1019.52 | \$880.68 | \$1216.58 |
| 65 | \$2419.20 | \$2854.66 | \$2264.20 | \$2663.76 | \$1459.20 | \$1721.86 | \$1435.53 | \$1435.53 |
| 75 | \$5913.60 | \$6978.05 | \$5284.05 | \$6216.52 | \$3187.20 | \$3760.90 | \$3350.14 | \$3350.14 |

TAX QUALIFIED POLICY COMPARISON
PRUDENTIAL LTC3 (TQ) vs. PENN TREATY'S PERSONAL FREEDOM III

PRUDENTIAL'S ADVANTAGES OVER PENN TREATY

- Issues Ages below age 40 (18-79)
- Maximum Daily Benefit range \$50 - \$500 vs \$40 - \$350
- Unlimited Benefit Period available
- **15% Unrelated Living together or family living together for at least 12 months.**
- **Calendar Day Elimination Period Rider, if service days are counted, 1 day of HCBC satisfies 7 elimination days.**
- **30% Spouse Discount vs. 20%**
- **Home Care Benefit Options include Daily, Monthly, Cash Alternative, Flexible Cash and Cash Benefit Rider**
- **Independence Support Benefit offers a lifetime amount of 50 times MDB for emergency response system, home modifications, durable medical equipment, caregiver training, or assistive devices.**
- International Coverage Benefit pays 75% of the Facility Daily Benefit or HC Daily Benefit for a maximum of 365 days vs. 180 days
- 10 yr, Paid up at age 65 or Premium reduced at age 65 options available
- Return of Premium Rider Available
- Compound Inflation Rider No Maximum or 2 times maximum available

PENN TREATY'S ADVANTAGES OVER PRUDENTIAL

- Issue above age 79
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs. 30, 60, 90, 120, 180 and 365 days
- A one year benefit period available
- **Monthly HHC benefits available when Advance or Timely Notification is provided vs. through additional rider**
- **Indemnity Benefit for HHC benefit available vs. Built-in Cash Alternative Benefit that pays 40% of HCDB on a monthly basis in lieu of reimbursement for eligible HC charges.**
- Respite Care 30 days vs. 21 days
- **Waiver after 90 days vs. after Elimination Period.**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider options 7 years regardless of claims vs. 10 years without claims**
- **Shared Benefit Rider provides for 3rd pool of benefits vs. shared benefits**
- **Restoration Benefit included vs Limited to one time.**
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs. only payable under Cash Alternative Benefit.**
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- **Franchise Discount of 5% to 20% available vs. 5% or 10%**
- **5 Year Rate Guarantee vs 1 Year**

RATE COMPARISON Benefits: \$100 NH/ \$100 HHC; 30 Elim Period, With Compound Inflation; Spouse Discount

| Issue | Benefit Period: 6 Years | | | | Benefit Period: 2 Year | | | |
|-------|-------------------------|-----------|-----------|-----------|------------------------|-----------|-----------|-----------|
| | PTN | | PRU | | PTN | | PRU | |
| | Pref | Premier | Pref | Standard | Pref | Premier | Pref | Standard |
| Age | | | | | | | | |
| 55 | N/A | \$1323.11 | \$1337.52 | \$1574.26 | \$691.20 | \$815.62 | \$938.83 | \$1105.01 |
| 65 | N/A | \$2374.35 | \$2115.48 | \$2489.92 | \$1167.36 | \$1377.48 | \$1484.90 | \$1747.73 |
| 75 | N/A | \$5799.93 | \$5146.05 | \$6056.90 | \$2549.76 | \$3008.72 | \$3612.13 | \$4251.48 |

RATE COMPARISON Benefits: \$100 NH/ \$100 HHC; 30 Elim Period, With Compound Inflation; Single

| Issue | Benefit Period: 6 Years | | | | Benefit Period: 2 Year | | | |
|-------|-------------------------|-----------|-----------|-----------|------------------------|-----------|-----------|-----------|
| | PTN | | PRU | | PTN | | PRU | |
| | Pref | Premier | Pref | Standard | Pref | Premier | Pref | Standard |
| Age | | | | | | | | |
| 55 | N/A | \$1653.89 | \$1910.74 | \$2248.94 | \$864.00 | \$1019.52 | \$1341.19 | \$1578.58 |
| 65 | N/A | \$2967.94 | \$3022.11 | \$3557.02 | \$1459.20 | \$1721.86 | \$2121.29 | \$2496.76 |
| 75 | N/A | \$7249.92 | \$7351.50 | \$8652.72 | \$3187.20 | \$3760.90 | \$5160.19 | \$6073.64 |

TAX QUALIFIED POLICY COMPARISON

MUTUAL OF OMAHA LTC II vs. PENN TREATY'S PERSONAL FREEDOM III

MUTUAL OF OMAHA'S ADVANTAGES OVER PENN TREATY

- Maximum Daily Benefit range \$50 - \$400 vs. \$50 - \$350
- 20 year Compound Inflation available
- Unlimited Benefit Period available
- **Spouse Discount 30% vs 20%**
- **Family Discount 10% (two or more apply)**
- 10 Pay and Paid up to 65 Riders available
- Compound Inflation Rider lifetime or 20 yrs available
- **One of Two Maximum Lifetime Benefits available (Facility Benefits and Home Health Care Benefits)**
- Return of Premium at Death (less claims) Rider available
- Home Modification Benefit 60 times HCDB, Medical Alert 30 times HCDB, Equipment Benefit 30 times HCDB when Care Coordination is used
- Nursing Home Ambulance Benefit equal to 2 times Nursing Home Maximum Daily Benefit

PENN TREATY'S ADVANTAGES OVER MUTUAL OF OMAHA

- Issue age up to 89 vs. 18-79
- Additional Elimination Periods 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 days vs 0, 30, 60, 90, 180 and 365 days
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 50% and 100%
- **Preferred Risk Class available to all ages vs. up to age 70**
- **Monthly HHC benefits available when Advance or Timely Notification is provided vs. Rider**
- **Indemnity Benefit for HHC benefit included in base policy vs. Rider for Facility Benefits only**
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs covered under the 25% of the Home Health Care Max Daily Benefit for Informal Care if Care Coordination Services Used**
- Bed Reservation 60 days vs 31 days
- International Coverage Benefit pays 75% of the Facility Daily Benefit for a maximum of 180 days vs. a lifetime maximum of 31 days
- **Waiver after 90 days for both Facility and HHC vs after Elimination Period**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider available 7 years vs. 10 years**
- **Facility Cash Benefits Rider available**
- **1st Day Waiver Rider available vs only available if 100% HHC selected.**
- **1st Day coverage for Home and Community Care Benefit available.**
- **Franchise Discount of 5% to 20% vs. 10%**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Spouse Discount

| Benefit Period: | 5 Years | | | | | 2 Year | | | |
|-----------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Issue | PTN | PTN | M of O | M of O | PTN | PTN | M of O | M of O |
| | Age | Pref | Premier | Pref | Select | Pref | Premier | Pref | Select |
| | 55 | \$1090.56 | \$1268.87 | \$1522.32 | \$1612.03 | \$691.20 | \$815.62 | \$892.24 | \$1049.70 |
| | 65 | \$1935.36 | \$2283.73 | \$2356.11 | \$2771.90 | \$1167.36 | \$1377.48 | \$1502.12 | \$1767.19 |
| | 75 | \$4730.88 | \$5582.44 | N/A | \$5955.83 | \$2549.76 | \$3008.72 | N/A | \$3874.12 |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Single

| Benefit Period: | 5 Years | | | | | 2 Year | | | |
|-----------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Issue | PTN | PTN | M of O | M of O | PTN | PTN | M of O | M of O |
| | Age | Pref | Premier | Pref | Select | Pref | Premier | Pref | Select |
| | 55 | 1363.20 | \$1608.57 | \$1957.98 | \$2302.90 | \$864.00 | \$1019.52 | \$1274.63 | \$1499.57 |
| | 65 | \$2419.20 | \$2854.66 | \$3365.89 | \$3959.85 | \$1459.20 | \$1721.86 | \$2145.88 | \$2524.56 |
| | 75 | \$5913.60 | \$6978.05 | N/A | \$8508.34 | \$3187.20 | \$3760.90 | N/A | \$5534.46 |

TAX QUALIFIED POLICY COMPARISON

MUTUAL OF OMAHA MUTUAL CARE vs. PENN TREATY'S PERSONAL FREEDOM III

MUTUAL OF OMAHA'S ADVANTAGES OVER PENN TREATY

- **Spouse Discount 35% vs. 20%**
- **Two Person Household Discount 10% (not spouse)**
- Compound Inflation Rider lifetime or 20 yrs available
- Home Modification Benefit 60 times HCDB, Medical Alert 30 times HCDB, Equipment Benefit 30 times HCDB when Care Coordination is used
- Nursing Home Ambulance Benefit equal to 1 times Nursing Home Maximum Daily Benefit per trip with an annual maximum of 4 times the Nursing Home Maximum Daily Benefit
- International Coverage Benefit pays Nursing Home Maximum Daily Benefit for a maximum of 365 days vs. 75% of the Facility Daily Benefit for a maximum of 180 days

PENN TREATY'S ADVANTAGES OVER MUTUAL OF OMAHA

- Issue age up to 89 vs. 18-79
- Maximum Daily Benefit range \$50 - \$300 vs. \$100-\$300
- Additional Benefit Periods 1, 2, 3, 4, 5, 6 and 7 years vs. 3 and 5 years
- Additional Elimination Periods 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 days vs. Only 90 days
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. Only 100%
- Both TQ and NTQ Plans Available vs. Only TQ Plan
- **Preferred Risk Class available to all ages vs. up to age 70**
- **Monthly HHC benefits available when Advance or Timely Notification is provided**
- **Indemnity Benefit for HHC benefit included in base policy**
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs. covered under the 30% of the Home Health Care Max Daily Benefit for Informal Care if Care Coordination Services Used**
- Bed Reservation 60 days vs. 31 days
- Caregiver Training 10 times the HHC Daily Benefit vs. 15% of the HHC Maximum Daily Benefit if Care Coordination Services Used
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider and Dual Waiver of Premium Riders available**
- **Shared Care Benefits 3rd pool vs. sharing benefits**
- **Restoration of Benefits included in Base Policy**
- **Simple Inflation Rider available**
- **Facility Cash Benefits Rider available**
- **1st Day Waiver Rider available**
- **1st Day coverage for Home and Community Care Benefit available**
- **Franchise Discount of 5% to 20% vs. 10%**

RATE COMPARISON Benefits: 90-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Spouse Discount

| Issue Age | Benefit Period: | | 5 Years | |
|-----------|-----------------|-------------|-------------|---------------|
| | PTN Pref | PTN Premier | M of O Pref | M of O Select |
| 55 | \$1023.04 | \$1207.19 | \$901.88 | \$1061.05 |
| 65 | \$1854.72 | \$2188.57 | \$1564.04 | \$1840.05 |
| 75 | \$4533.76 | \$5349.84 | N/A | \$4041.92 |

RATE COMPARISON Benefits: 90-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Single

| Issue Age | Benefit Period: | | 5 Years | |
|-----------|-----------------|-------------|-------------|---------------|
| | PTN Pref | PTN Premier | M of O Pref | M of O Select |
| 55 | \$1278.80 | \$1508.98 | \$1387.52 | \$1632.37 |
| 65 | \$2318.40 | \$2735.71 | \$2406.22 | \$2830.84 |
| 75 | \$5667.20 | \$6687.30 | N/A | \$6218.33 |

TAX QUALIFIED POLICY COMPARISON

ALLIANZ GENERATIONS PROTECTOR (TQ) vs PENN TREATY'S PERSONAL FREEDOM III

ALLIANZ'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-84)
- Maximum Daily Benefit range from \$100-\$500 in \$10 increments vs \$40-\$350
- Compound Inflation available at 3%, 4% and 5% Lifetime and 2 times cap
- Unlimited Benefit Period available
- **Waiver of Home and Community Care Elimination Period Rider**
- **Calendar Day Elimination Period Rider**
- Comprehensive Monthly Indemnity Benefit Rider or Home and Community Care Monthly Indemnity Benefit Rider. Maximum benefit is lesser of 2 times benefit period in months or 120 months.
- **Limited Pay Rider and Accelerated Premium Rider available**
- **Spouse Discount 30% vs 20%**
- **Nursing Facility Recovery Benefit provides for a paid up contract if Facility Care benefits are paid for at least 12 continuous months.**
- Product not available in the following states as of 11/06: AR,CA,FL, HI, IN, MA, NJ, NY, NC, PA, TX, UT, VT AND WA.

PENN TREATY'S ADVANTAGES OVER ALLIANZ

- Issue ages above age 84
- Additional Elimination Periods 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 days vs 7, 30, 60, 90 and 180 days.
- Additional Options available for HHC 50%, 75%, 100%, and 125% vs. 70%, 100% and 130%
- Caregiver Training 10 times the HHC Daily Benefit vs 5 times the NHDB
- **Shared Care Benefits 3rd pool vs sharing benefits**
- Survivorship Rider options 7 years vs. 10 years
- **Waiver of Premium after 90 days vs. after Elimination Period**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Spouse discount does not terminate if no longer married or living together.**
- **Restoration Benefit included vs. Rider**
- International Coverage Benefit pays 75% of the Facility Daily Benefit for a maximum of 180 days vs 70% of Facility Care Benefit or HHC Benefit times 730 days.
- **Franchise Discount of 5% to 20% vs. 7%**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Spouse Discount (With ROB Rider)

| Benefit Period: | | 5 Years | | | | 2 Year | | | |
|-----------------|-----------|-------------|-------------------|-------------|-----------|-------------|-------------------|-------------|--|
| Issue Age | PTN Pref | PTN Premier | ALLIANZ Pref Plus | ALLIANZ Std | PTN Pref | PTN Premier | ALLIANZ Pref Plus | ALLIANZ Std | |
| 55 | \$1090.56 | \$1268.87 | \$1085.00 | \$1532.00 | \$691.20 | \$815.62 | \$664.94 | \$938.74 | |
| 65 | \$1935.36 | \$2283.73 | \$1783.00 | \$2517.00 | \$1167.36 | \$1377.48 | \$1066.10 | \$1505.09 | |
| 75 | \$4730.88 | \$5582.44 | \$3924.00 | \$5540.00 | \$2549.76 | \$3008.72 | \$2268.07 | \$3201.98 | |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Single (With ROB Rider)

| Benefit Period: | | 5 Years | | | | 2 Year | | | |
|-----------------|-----------|-------------|-------------------|-------------|-----------|-------------|-------------------|-------------|--|
| Issue Age | PTN Pref | PTN Premier | ALLIANZ Pref Plus | ALLIANZ Std | PTN Pref | PTN Premier | ALLIANZ Pref Plus | ALLIANZ Std | |
| 55 | \$1363.20 | \$1608.57 | \$1276.00 | \$1802.00 | \$864.00 | \$1019.52 | \$949.31 | \$1340.21 | |
| 65 | \$2419.20 | \$2854.66 | \$2098.00 | \$2962.00 | \$1459.20 | \$1721.86 | \$1527.55 | \$2156.54 | |
| 75 | \$5913.60 | \$6978.05 | \$4617.00 | \$6518.00 | \$3187.20 | \$3760.90 | \$3246.05 | \$4582.66 | |

TAX QUALIFIED POLICY COMPARISON

ALLIANZ GENERATIONS PROTECTOR II (TQ) vs. PENN TREATY'S PERSONAL FREEDOM III

ALLIANZ'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-84)
- Maximum Daily Benefit range from \$50-\$500 in \$10 increments vs. \$40-\$350
- Compound Inflation available at 3%, 4% and 5% Lifetime and 2 times cap
- Unlimited Benefit Period available
- **Waiver of Home and Community Care Elimination Period Rider**
- **Calendar Day Elimination Period Rider**
- **10 Pay or Pay to Age 65 Rider available**
- **Spouse Discount 30% vs. 20%**
- **Policyholder 5% Discount, Household or Married Discount 10%**
- **Indemnity Rider – 10%, 25%, 50% OR 100% of the Facility Care Daily Benefit times 30 days not to exceed \$250**

PENN TREATY'S ADVANTAGES OVER ALLIANZ

- Issue ages above age 84
- Additional Elimination Periods 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 days vs. 7, 30, 60, 90,180 and 365 days.
- Additional Options available for HHC 50%, 75%, 100%, and 125% vs. 70%, 100% and 130%
- Caregiver Training 10 times the HHC Daily Benefit vs. 5 times the NHDB
- **Shared Care Benefits 3rd pool vs. sharing benefits**
- Survivorship Rider options 7 years vs. 10 years
- **Waiver of Premium after 90 days vs. after Elimination Period**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Spouse discount does not terminate if no longer married or living together.**
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs. only covered if they are a regular employee of the organization that is providing the services.**
- **Monthly HHC benefits available when Advance or Timely Notification is provided vs. through additional rider**
- **Restoration Benefit included vs. Rider**
- International Coverage Benefit pays 75% of the Facility Daily Benefit for a maximum of 180 days vs. 70% of Facility Care Benefit or HHC Benefit times 730 days.
- **Franchise Discount of 5% to 20% vs. 5%**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Spouse Discount (With ROB Rider)

| Benefit Period: | | 5 Years | | | | 2 Year | | | |
|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Issue | PTN | PTN | ALLIANZ | ALLIANZ | PTN | PTN | ALLIANZ | ALLIANZ | |
| Age | Pref | Premier | Pref Plus | Std | Pref | Premier | Pref Plus | Std | |
| 55 | \$1090.56 | \$1268.87 | \$1003.78 | \$1417.11 | \$691.20 | \$815.62 | \$777.38 | \$1097.47 | |
| 65 | \$1935.36 | \$2283.73 | \$1643.21 | \$2319.82 | \$1167.36 | \$1377.48 | \$1220.96 | \$1723.71 | |
| 75 | \$4730.88 | \$5582.44 | \$3760.16 | \$5318.45 | \$2549.76 | \$3008.72 | \$2630.96 | \$3714.30 | |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ \$100 HHC; With Compound Inflation; Single (With ROB Rider)

| Benefit Period: | | 5 Years | | | | 2 Year | | | |
|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Issue | PTN | PTN | ALLIANZ | ALLIANZ | PTN | PTN | ALLIANZ | ALLIANZ | |
| Age | Pref | Premier | Pref Plus | Std | Pref | Premier | Pref Plus | Std | |
| 55 | \$1363.20 | \$1608.57 | \$1433.93 | \$2024.44 | \$864.00 | \$1019.52 | \$1110.54 | \$1567.82 | |
| 65 | \$2419.20 | \$2854.66 | \$2347.44 | \$3314.03 | \$1459.20 | \$1721.86 | \$1744.23 | \$2462.45 | |
| 75 | \$5913.60 | \$6978.05 | \$5371.65 | \$7583.51 | \$3187.20 | \$3760.90 | \$3758.52 | \$5306.14 | |

TAX QUALIFIED POLICY COMPARISON

HANCOCK CUSTOM CARE II (TQ) vs. PENN TREATY'S PERSONAL FREEDOM III

HANCOCK'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-84)
- Maximum Daily Benefit range \$50-\$500 for Daily Benefit or \$1,500 - \$15,000 for Monthly Benefit
- Unlimited Benefit Period available
- **Partner Discount 15% or 30% for partners when both apply and are issued**
- **Family Discount 5%**
- **10 Pay and Paid up to 65 options available.**
- Monthly HHC Benefits Available vs. Monthly HHC benefits available when Advance or Timely Notification is given.
- Stay at Home Benefit equal to 1 times the Monthly Benefit or 30 times the daily benefit (includes home Modifications, Durable Medical Equipment, Caregiver Training, Home Safety check and Provider Check.)
- Double Coverage for Accident Benefit (under age 65 only). Pays 2 times the LTC Benefit amount if benefits paid due to accidental injury. Benefits paid in excess of the LTC benefit amount will not be deducted from the policy limit.
- **FamilyCare Benefit rider available**
- **Waiver of the Elimination Period for Home Care rider available**
- **Additional Cash Benefit rider available. Amount equal to 15% of the LTC benefit amount for monthly option or 4.5 times the daily benefit amount.**
- Enhanced Return of Premium upon Death Benefit rider available (age 65 and younger only)
- Additional Inflation rider of Compound 5% Benefit Amount and 3% of policy limit increases available.

PENN TREATY'S ADVANTAGES OVER HANCOCK

- Issue above age 84
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs. 30, 60, 90, 180 and 365
- A one year benefit period available
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 100%
- **Indemnity Benefit for HHC benefit included in base policy.**
- Respite Care 30 days vs. 21 days (or 1/30th of the Monthly Benefit Amount)
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs. only covered if they are a regular employee of the organization that is providing the services.**
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- Restoration of Benefit included in base policy vs. rider
- International Coverage calendar month 75% of Facility Daily Benefit for a maximum of 180 days vs. 365 times the daily benefit amount or 12 times the monthly benefit amount.
- **Waiver after 90 days vs. after Elimination Period.**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider options 7 year regardless of claims vs. 10 years without claims**
- **1st Day Waiver Rider available vs. only available if 100% HHC selected.**
- **1st Day coverage for Home and Community Care Benefit available.**
- **Shared Care Benefit provides for a 3rd pool of benefits vs. Shared Benefits**
- **Facility Cash Benefits Rider available.**
- **Franchise Discount of 5% to 20% available vs. 5%**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/HHC; With Compound Inflation; Spouse Discount (With ROB Rider)

| Benefit Period: | | 6 Years | | | 2 Year | | | | |
|-----------------|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Issue | PTN | PTN | HANCOCK | HANCOCK | PTN | PTN | HANCOCK | HANCOCK | |
| Age | Pref | Premier | Preferred | Select | Pref | Premier | Preferred | Select | |
| 55 | N/A | \$1323.11 | \$1270.35 | \$1482.07 | \$691.20 | \$815.62 | \$649.73 | \$758.02 | |
| 65 | N/A | \$2374.35 | \$1925.79 | \$2246.76 | \$1167.36 | \$1377.48 | \$1018.45 | \$1188.29 | |
| 75 | N/A | \$5799.93 | \$4459.73 | \$5203.02 | \$2549.76 | \$3008.72 | \$2367.45 | \$2762.02 | |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100/\$3000 NH/ HHC; With Compound Inflation; Single (With ROB Rider)

| Benefit Period: | | 6 Years | | | 2 Year | | | | |
|-----------------|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Issue | PTN | PTN | HANCOCK | HANCOCK | PTN | PTN | HANCOCK | HANCOCK | |
| Age | Pref | Premier | Preferred | Select | Pref | Premier | Preferred | Select | |
| 55 | N/A | \$1653.89 | \$1799.66 | \$2117.25 | \$864.00 | \$1019.52 | \$920.45 | \$1082.88 | |
| 65 | N/A | \$2967.94 | \$2728.21 | \$3209.66 | \$1459.20 | \$1721.86 | \$1442.80 | \$1697.41 | |
| 75 | N/A | \$7249.92 | \$6317.96 | \$7432.89 | \$3187.20 | \$3760.90 | \$3353.88 | \$3945.74 | |

TAX QUALIFIED POLICY COMPARISON

HANCOCK LEADING CARE (TQ) vs. PENN TREATY'S PERSONAL FREEDOM III

HANCOCK'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-79)
- Spouse Discount 30% vs. 20%
- Maximum Daily Benefit range \$50-\$500 Daily Benefit or \$500-\$15,000 Monthly vs. \$50-\$350 Daily Benefit
- 10 Pay and Paid Up At 65 payment options available
- International Coverage 100% of Daily or Monthly Benefit for 1 year vs. 75% of Facility Daily Benefit for a maximum of 180 days
- Waiver of Home Health Care Elimination Period Rider Available (can not be used if benefits are received under the International Coverage)
- **Partner Discount 30% for partners when both apply and are issued**
- **5% Loyalty Credit for existing customers who have a prior policy series inforce for at least 2 yrs**

PENN TREATY'S ADVANTAGES OVER HANCOCK

- Issue above age 79
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 Days vs. 100 Days
- A one year benefit period available
- Additional Benefit Periods 1, 2, 3, 4, 5, 6 and 7 years vs. 3, 5yrs and 5yrs Plus \$1 Million.
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 100%
- **Indemnity Benefit for HHC benefit included in base policy.**
- **Additional Underwriting Classes available Preferred, Premier, Select and Standard vs. Preferred and Select**
- Respite Care 30 days vs. 21 days
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs. only covered if they are a regular employee of the organization that is providing the services.**
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- **Simple Inflation Rider Available**
- **Restoration of Benefit included in base policy**
- **Alternate Plan of Care Included**
- **Waiver after 90 days for both Facility and HC vs. after the Elimination Period**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship and Dual Waiver of Premium Riders available**
- **1st Day Waiver Rider available**
- **1st Day coverage for Home and Community Care Benefit available.**
- **Shared Care Benefit provides for a 3rd pool of benefits vs. Shared Benefits**
- **Facility Cash Benefits Rider available.**
- **Franchise Discount of 5% to 20% available vs. 5%**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 100-DAY E.P.; \$100 NH/HHC; With Compound Inflation; Spouse Discount

| Benefit Period: | | 5 Years | | | | 3 Year | | | |
|-----------------|-----------|-------------|-------------------|----------------|-----------|-------------|-------------------|----------------|--|
| Issue Age | PTN Pref | PTN Premier | HANCOCK Preferred | HANCOCK Select | PTN Pref | PTN Premier | HANCOCK Preferred | HANCOCK Select | |
| 55 | \$1033.76 | \$1219.84 | \$774.00 | \$903.00 | \$822.64 | \$970.71 | \$636.00 | \$742.00 | |
| 65 | \$1834.56 | \$2164.78 | \$1320.00 | \$1540.00 | \$1412.32 | \$1666.53 | \$1062.00 | \$1239.00 | |
| 75 | \$4484.48 | \$5291.69 | \$3234.00 | \$3773.00 | \$3377.92 | \$3985.94 | \$2454.00 | \$2828.00 | |

RATE COMPARISON Benefits: 100-DAY E.P.; \$100 NH/ HHC; With Compound Inflation; Single

| Benefit Period: | | 5 Years | | | | 3 Year | | | |
|-----------------|-----------|-------------|-------------------|----------------|-----------|-------------|-------------------|----------------|--|
| Issue Age | PTN Pref | PTN Premier | HANCOCK Preferred | HANCOCK Select | PTN Pref | PTN Premier | HANCOCK Preferred | HANCOCK Select | |
| 55 | \$1292.20 | \$1524.79 | \$1096.50 | \$1290.00 | \$1028.30 | \$1213.39 | \$901.00 | \$1060.00 | |
| 65 | \$2293.20 | \$2705.98 | \$1870.00 | \$2200.00 | \$1765.40 | \$2083.17 | \$1504.50 | \$1770.00 | |
| 75 | \$5605.60 | \$6614.61 | \$4581.50 | \$5390.00 | \$4222.40 | \$4982.44 | \$3434.00 | \$4040.00 | |

TAX QUALIFIED POLICY COMPARISON

STATE LIFE CAREGUARD (TQ) vs. PENN TREATY'S PERSONAL FREEDOM III

STATE LIFE'S ADVANTAGES OVER PENN TREATY

- 10 and 20 Pay options available.
- Unlimited Benefit Period available
- **Joint Discount up to 80% for two individuals living in the same household available**
- Monthly HHC Rider available
- Return of Premium Rider Available
- Facility Only Indemnity Benefit and Facility and HHC Indemnity Riders available

PENN TREATY'S ADVANTAGES OVER STATE LIFE

- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs.0, 30, 90, and 180 days
- 1 Year Benefit Period Available
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 100%
- **Additional Underwriting Classes available Preferred, Premier, Select and Standard vs. Preferred, Select and Standard**
- **Indemnity Benefit for HHC benefit included in base policy vs. available through rider.**
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs. only covered if Informal Caregiver Indemnity Benefit Rider selected.**
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- Bed Reservation 60 days vs. 30 days
- Caregiver Training 10 times the HHC Daily Benefit vs. 3 times the Daily Benefit
- **Restoration of Benefits included in base vs. Rider and limited to 2 times the Maximum Lifetime Benefit**
- **Waiver of Premium for Facility and HHC vs. Facility only and HHC with Rider**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **1st Day Waiver Rider available vs. only available if 100% HHC selected.**
- **1st Day coverage for Home and Community Care Benefit available.**
- **Shared Care Benefits and Survivorship Riders available**
- **Facility Cash Benefits Rider available.**
- **Franchise Discount of 5% to 20% available vs. 10%**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/HHC; With Compound Inflation; With Restoration Rider and WP HC Rider; Spouse Discount (Joint Life for State Life)

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|----------|-------------|----------------------|-------------------|-----------|-------------|----------------------|-------------------|--|
| Issue Age | PTN Pref | PTN Premier | State Life Preferred | State Life Select | PTN Pref | PTN Premier | State Life Preferred | State Life Select | |
| 55 | N/A | \$1323.11 | \$2144.11 | \$2858.82 | \$691.20 | \$815.62 | \$1427.21 | \$1902.94 | |
| 65 | N/A | \$2374.35 | \$3290.95 | \$4387.94 | \$1167.36 | \$1377.48 | \$2190.59 | \$2920.79 | |
| 75 | N/A | \$5799.93 | \$8243.50 | \$10991.33 | \$2549.76 | \$3008.72 | \$5487.20 | \$7316.27 | |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100/\$3000 NH/ HHC; With Compound Inflation; Single (With Restoration Rider and WP HC Rider)

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|----------|-------------|----------------------|-------------------|-----------|-------------|----------------------|-------------------|--|
| Issue Age | PTN Pref | PTN Premier | State Life Preferred | State Life Select | PTN Pref | PTN Premier | State Life Preferred | State Life Select | |
| 55 | N/A | \$1653.89 | \$1786.76 | \$2382.35 | \$864.00 | \$1019.52 | \$1189.34 | \$1982.23 | |
| 65 | N/A | \$2967.94 | \$2742.46 | \$3656.62 | \$1459.20 | \$1721.86 | \$1825.49 | \$3042.49 | |
| 75 | N/A | \$7249.92 | \$6869.58 | \$9159.44 | \$3187.20 | \$3760.90 | \$4572.67 | \$7621.11 | |

TAX QUALIFIED POLICY COMPARISON

PHYSICIAN'S MUTUAL VISTACARE CHOICES P146 TQ (TQ) vs. PENN TREATY'S PERSONAL FREEDOM III

PHYSICIAN'S MUTUAL ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-84)
- Maximum Monthly Benefit range \$1,500 - \$12,000
- Unlimited Benefit Period available
- **Spouse Discount 30% vs. 20%**
- **Family Discount 10% if living together**
- **10 Pay, 20 Pay and Paid up to 65 options available. Paid up to 65 only available to ages 35-55.**
- Monthly HHC Benefits vs. Monthly HHC benefits available when Advance or Timely Notification is given.
- Ambulance service benefit up to \$75 per trip, \$300 lifetime maximum
- Compound Inflation Rider No Cap or 2 times Cap Available
- Home Modification Benefit up to 2 times NHB for home modifications to assist with ADLs.
- Home First Benefit up to 2 times NHB for Medical Alert System, Durable Medical Equipment, and Home Safety Check
- First Time Cash Benefit pays \$1000 lump sum when first eligible for benefits. Paid only once.
- Return of Premium Riders available

PENN TREATY'S ADVANTAGES OVER PHYSICIAN'S MUTUAL

- Issue above age 84
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs. 0, 30, 60, 90, 180 and 365
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 50%, 75%, and 100%
- **Indemnity Benefit for HHC benefit included in base policy.**
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company**
- **Caregiver Training up to 10 times the HHC Daily Benefit vs. 20% of NHB Monthly Benefit**
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- International Coverage calendar month 75% of Facility Daily Benefit for a maximum of 180 days vs. 1 times the NHB for Nursing Home.
- **Waiver after 90 days vs. after certified as chronically ill for 6 months.**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider options 7 years regardless of claims vs. 10 years regardless of claims**
- **Facility Cash Benefits Rider available.**
- **Franchise Discount of 5% to 20% available vs. 5 and 10%**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100/\$3,000 NH/HHC; With Compound Inflation; Spouse Discount

| Benefit Period: | | 5 Years | | | | 2 Year | | | |
|-----------------|-----------|-----------|-------------|-------------|-----------|-----------|-------------|-------------|--|
| Issue | PTN | PTN | PHYSICIAN'S | PHYSICIAN'S | PTN | PTN | PHYSICIAN'S | PHYSICIAN'S | |
| Age | Pref | Premier | Preferred | Standard | Pref | Select | Preferred | Standard | |
| 55 | \$1090.56 | \$1268.87 | \$1278.90 | \$1504.59 | \$691.20 | \$815.62 | \$803.41 | \$945.19 | |
| 65 | \$1935.36 | \$2283.73 | \$2053.51 | \$2415.89 | \$1167.36 | \$1377.48 | \$1290.02 | \$1517.67 | |
| 75 | \$4730.88 | \$5582.44 | \$4760.01 | \$5600.01 | \$2549.76 | \$3008.72 | \$2990.26 | \$3517.96 | |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100/\$3000 NH/ HHC; With Compound Inflation; Single

| Benefit Period: | | 5 Years | | | | 2 Year | | | |
|-----------------|-----------|-----------|-------------|-------------|-----------|-----------|-------------|-------------|--|
| Issue | PTN | PTN | PHYSICIAN'S | PHYSICIAN'S | PTN | PTN | PHYSICIAN'S | PHYSICIAN'S | |
| Age | Pref | Premier | Preferred | Standard | Pref | Select | Preferred | Standard | |
| 55 | \$1363.20 | \$1608.57 | \$1827.00 | \$2149.41 | \$864.00 | \$1019.52 | \$1147.73 | \$1350.27 | |
| 65 | \$2419.20 | \$2854.66 | \$2933.58 | \$3451.27 | \$1459.20 | \$1721.86 | \$1842.89 | \$2168.11 | |
| 75 | \$5913.60 | \$6978.05 | \$6800.01 | \$8000.02 | \$3187.20 | \$3760.90 | \$4271.80 | \$5025.65 | |

TAX QUALIFIED POLICY COMPARISON

MedAmerica Simplicity (TQ) vs. PENN TREATY'S PERSONAL FREEDOM III

MEDAMERICA'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-85)
- Maximum Monthly Benefit range \$2,100 - \$12,000 (With Lifetime Period Monthly Maximum of \$9,000)
- Unlimited Benefit Period available up to age 50
- 5% Compound with no cap and 2 times cap available
- **Spouse Discount 40% vs. 20%**
- **Domestic Partners Discount 40% if living together for at least 12 months**
- **10 Pay, Paid up to 65, Reduced to 50% after age 65 and Reduced to 50% after age 70 options available.**
- **Monthly Cash Benefits for HHC and NH Indemnity Benefits**
- **Indemnity NH Benefit**
- Return of Premium Riders available
- Bed Reservation Unlimited
- Facility Only and Community Only Riders Available

PENN TREATY'S ADVANTAGES OVER MEDAMERICA

- Issue above age 85
- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs. 30, 60, 90, and 180
- A one year benefit period available
- Indemnity Benefit for HHC benefit included in base policy.
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 60%, 80%, and 100%
- Restoration of Benefits included vs. Rider
- **Waiver after 90 days vs. after Elimination Period.**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider options 7 years regardless of claims vs. 10 years regardless of claims**
- **Shared Care Benefit provides for a 3rd pool of benefits vs. Shared Benefits**
- Facility Cash Benefits Rider available.
- **Franchise Discount of 5% to 20% available vs. 10 and 15%**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100/\$3,000 NH/HHC; With Compound Inflation; Spouse Discount (With ROB Rider)

| Benefit Period: | | 7 Years | | | 2 Year | | | |
|-----------------|----------|-------------|--------------|---------------|-----------|------------|--------------|---------------|
| Issue Age | PTN Pref | PTN Premier | MEDAMERICA I | MEDAMERICA II | PTN Pref | PTN Select | MEDAMERICA I | MEDAMERICA II |
| 55 | N/A | 1368.42 | \$1902.54 | \$1625.78 | \$691.20 | \$815.62 | \$798.11 | \$938.95 |
| 65 | N/A | \$2464.97 | \$3395.30 | \$2906.69 | \$1167.36 | \$1377.48 | \$1418.86 | \$1669.25 |
| 75 | N/A | \$6035.56 | \$7815.04 | \$1625.78 | \$2549.76 | \$3008.72 | \$3139.23 | \$3693.21 |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100/\$3000 NH/ HHC; With Compound Inflation; Single (With Restoration Rider)

| Benefit Period: | | 7 Years | | | 2 Year | | | |
|-----------------|----------|-------------|--------------|---------------|-----------|------------|--------------|---------------|
| Issue Age | PTN Pref | PTN Premier | MEDAMERICA I | MEDAMERICA II | PTN Pref | PTN Select | MEDAMERICA I | MEDAMERICA II |
| 55 | N/A | \$1710.53 | \$2303.19 | \$2709.63 | \$864.00 | \$1019.52 | \$1330.18 | \$1564.92 |
| 65 | N/A | \$3081.22 | \$4117.82 | \$4844.49 | \$1459.20 | \$1721.86 | \$2364.77 | \$2782.08 |
| 75 | N/A | \$7544.45 | \$9380.25 | \$11035.58 | \$3187.20 | \$3760.90 | \$5232.05 | \$6155.35 |

TAX QUALIFIED POLICY COMPARISON

BANKERS LIFE GR-N550 vs. PENN TREATY'S PERSONAL FREEDOM III

BANKERS'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-89)
- Maximum Daily Benefit \$40-\$400
- Unlimited Benefit Period available
- Three days of Home Care counts as 7 days towards satisfying the Elimination Period
- Home Modification Benefit 30 times the Maximum Facility Daily Benefit
- Ambulance Service Benefit up to \$75 per trip, 4 trips per calendar year
- Monitoring Equipment Benefit 5% of Monthly HHC Benefit per month
- 10 Pay and 20 Pay Options available
- **Monthly Home Health Care Benefits**
- **Spouse Discount 30% vs. 20%**
- **Companion and Family Discount 10% if living together for the past 5 years**

PENN TREATY'S ADVANTAGES OVER BANKERS

- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs. 0, 15, 30, 60, 90, and 180 days
- A one year benefit period available
- **Indemnity Benefit for HHC benefit included in base policy.**
- Benefit Options not limited for ages over 80
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 50%, and 100%
- Bed Reservation Benefit 60 days for any reason vs. 30 days for any reason
- Respite Care 30 days vs. 21 days
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- **Additional Underwriting Classes available Preferred, Premier, Select and Standard vs. Preferred and Standard**
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider options 7 years regardless of claims vs. 10 years regardless of claims**
- Facility Cash Benefits Rider available.
- **Franchise Discount of 5% to 20% available vs. 5%**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/HHC; With Compound Inflation; Spouse Discount

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|----------|-------------|-------------------|------------------|-----------|------------|-------------------|------------------|--|
| Issue Age | PTN Pref | PTN Premier | BANKERS Preferred | BANKERS Standard | PTN Pref | PTN Select | BANKERS Preferred | BANKERS Standard | |
| 55 | N/A | \$1323.11 | \$1782.40 | \$1980.44 | \$691.20 | \$815.62 | \$999.24 | \$1110.27 | |
| 65 | N/A | \$2374.35 | \$2755.87 | \$3062.08 | \$1167.36 | \$1377.48 | \$1532.60 | \$1702.89 | |
| 75 | N/A | \$5799.93 | \$5472.18 | \$6080.20 | \$2549.76 | \$3008.72 | \$2984.87 | \$3316.53 | |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ HHC; With Compound Inflation; Single

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|----------|-------------|-------------------|------------------|-----------|------------|-------------------|------------------|--|
| Issue Age | PTN Pref | PTN Premier | BANKERS Preferred | BANKERS Standard | PTN Pref | PTN Select | BANKERS Preferred | BANKERS Standard | |
| 55 | N/A | \$1653.89 | \$2546.28 | \$2829.20 | \$864.00 | \$1019.52 | \$1427.49 | \$1586.10 | |
| 65 | N/A | \$2967.94 | \$3936.96 | \$4374.40 | \$1459.20 | \$1721.86 | \$2189.43 | \$2432.70 | |
| 75 | N/A | \$7249.92 | \$7817.40 | \$8686.00 | \$3187.20 | \$3760.90 | \$4264.11 | \$4737.90 | |

TAX QUALIFIED POLICY COMPARISON

UNITED OF OMAHA ASSURED SOLUTIONS PLUS vs. PENN TREATY'S PERSONAL FREEDOM III

UNITED OF OMAHA'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-79)
- Maximum Daily Benefit \$50-\$500
- Unlimited Benefit Period available
- Waiver of HC Elimination Period Rider
- ALF options 50%, 70% or 100% of the Nursing Home maximum daily benefit
- Premium waived for life if nursing home benefits are payable for 365 days (except premium applicable to optional inflation protection)
- Additional Compound Inflation options available
- Caregiver Training 15 times the Basic HCDB lifetime maximum vs. 10 times
- Return of Premium Riders available. Return of Premium to age 65 included.
- Limited Pay Options available
- Additional Benefits when Care Coordinator is used: Equipment Benefit, Home Modification Benefit and Informal Caregiver Benefit.
- Spouse Security Benefit (TQ only) Available
- Cash Benefit (TQ Plan only) available in place of any other benefits payable under policy. Cash Benefit is paid monthly.
- **Spouse Discount 35% vs. 20%**
- **Family Discount 10% if living together**

PENN TREATY'S ADVANTAGES OVER UNITED OF OMAHA

- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs. 0, 30, 60, 90, 180 and 365 days
- A one year benefit period available
- **Indemnity Benefit for HHC benefit included in base policy.**
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 50%, 100% and 150%
- Bed Reservation Benefit 60 days for any reason vs. 31 days for any reason
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs. only with the Cash Benefit provision that pays monthly 10 times the basic HHC DB instead of all other benefits**
- **Monthly HHC benefits available when Advance or Timely Notification is provided vs. through additional rider**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Survivorship Rider options 7 years vs. 10 years**
- **Shared Care Benefits 3rd pool vs. sharing benefits**
- **Restoration Benefit included vs. Rider**
- Facility Cash Benefits Rider available.
- **Franchise Discount of 5% to 20% available vs. 5%**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/HHC; With Compound Inflation; Spouse Discount; With ROB Rider

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|----------|-------------|------------------|---------------|-----------|------------|------------------|---------------|--|
| Issue Age | PTN Pref | PTN Premier | U OF O Preferred | U OF O Select | PTN Pref | PTN Select | U OF O Preferred | U OF O Select | |
| 55 | N/A | \$1323.11 | \$1330.11 | \$1564.84 | \$691.20 | \$815.62 | \$747.59 | \$879.51 | |
| 65 | N/A | \$2374.35 | \$2203.64 | \$2592.52 | \$1167.36 | \$1377.48 | \$1218.24 | \$1433.23 | |
| 75 | N/A | \$5799.93 | N/A | \$5769.34 | \$2549.76 | \$3008.72 | N/A | \$3141.61 | |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ HHC; With Compound Inflation; Single; With ROB Rider

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|----------|-------------|------------------|---------------|-----------|------------|------------------|---------------|--|
| Issue Age | PTN Pref | PTN Premier | U OF O Preferred | U OF O Select | PTN Pref | PTN Select | U OF O Preferred | U OF O Select | |
| 55 | N/A | \$1653.89 | \$2046.32 | \$2407.40 | \$864.00 | \$1019.52 | \$1150.13 | \$1353.10 | |
| 65 | N/A | \$2967.94 | \$3390.22 | \$3988.50 | \$1459.20 | \$1721.86 | \$1874.22 | \$2204.96 | |
| 75 | N/A | \$7249.92 | N/A | \$8875.91 | \$3187.20 | \$3760.90 | N/A | \$4833.25 | |

TAX QUALIFIED POLICY COMPARISON

UNITED OF OMAHA ASSURED SOLUTIONS vs. PENN TREATY'S PERSONAL FREEDOM III

UNITED OF OMAHA'S ADVANTAGES OVER PENN TREATY

- Issue ages below age 40 (18-79)
- Maximum Daily Benefit \$50-\$500
- Unlimited Benefit Period available
- Waiver of HC Elimination Period Rider
- ALF options 50%, 70% or 100% of the Nursing Home maximum daily benefit
- Premium waived for life if nursing home benefits are payable for 365 days (except premium applicable to optional inflation protection)
- Additional Compound Inflation options available
- Additional Benefits when Care Coordinator is used: Equipment Benefit and Home Modification Benefit.
- Cash Benefit (TQ Plan only) available in place of any other benefits payable under policy. Cash Benefit is paid monthly.
- **Spouse Discount 35% vs. 20%**
- **Family Discount 10% if living together**

PENN TREATY'S ADVANTAGES OVER UNITED OF OMAHA

- Additional Elimination Period Options 0, 20, 30, 60, 100, 180, 365, 730, 1095 and 1460 vs. 30, 60, and 90 days
- A one year benefit period available
- **Indemnity Benefit for HHC benefit included in base policy.**
- Additional options available for HHC 50%, 75%, 100%, and 125% vs. 50%, 100% and 150%
- Bed Reservation Benefit 60 days for any reason vs. 31 days for any reason
- Meals on Wheels up to \$25 per day for 90 days per calendar year
- **Homemaker Care, Personal Care and Home Health Care provided by a Family Member are covered if the caregiver is pre-approved by the company vs. only with the Cash Benefit provision that pays monthly 10 times the basic HHC DB instead of all other benefits**
- **Monthly HHC benefits available when Advance or Timely Notification is provided vs. through additional rider**
- **Early Notification reduces waiver of premium days from 90 to 30 or 60 days based on notification**
- **Shared Care Benefits 3rd pool vs. sharing benefits**
- **Restoration of Benefit included**
- Facility Cash Benefits Rider available.
- **Franchise Discount of 5% to 20% available vs. 5%**
- **5 Year Rate Guarantee**

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/HHC; With Compound Inflation; Spouse Discount

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Issue | PTN | PTN | U OF O | U OF O | PTN | PTN | U OF O | U OF O | |
| Age | Pref | Premier | Preferred | Select | Pref | Select | Preferred | Select | |
| 55 | N/A | \$1323.11 | \$1272.36 | \$1496.90 | \$691.20 | \$815.62 | \$694.53 | \$817.09 | |
| 65 | N/A | \$2374.35 | \$2182.06 | \$2567.13 | \$1167.36 | \$1377.48 | \$1171.41 | \$1378.13 | |
| 75 | N/A | \$5799.93 | N/A | \$5713.64 | \$2549.76 | \$3008.72 | N/A | \$3021.49 | |

RATE COMPARISON Benefits: 30-DAY E.P.; \$100 NH/ HHC; With Compound Inflation; Single

| Benefit Period: | | 6 Years | | | | 2 Year | | | |
|-----------------|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Issue | PTN | PTN | U OF O | U OF O | PTN | PTN | U OF O | U OF O | |
| Age | Pref | Premier | Preferred | Select | Pref | Select | Preferred | Select | |
| 55 | N/A | \$1653.89 | \$1957.48 | \$2303.92 | \$864.00 | \$1019.52 | \$1068.50 | \$1257.06 | |
| 65 | N/A | \$2967.94 | \$3357.02 | \$3949.44 | \$1459.20 | \$1721.86 | \$1802.17 | \$2120.20 | |
| 75 | N/A | \$7249.92 | N/A | \$8790.21 | \$3187.20 | \$3760.90 | N/A | \$4648.45 | |