



Product Summary

(policy features & benefits may vary by state)

EssentialLTC

Policy Type	Individually-Underwritten, Tax-Qualified, Reimbursement
Available Coverages	Comprehensive (Home and Community Care Services & Facility Care Services) or Facility Care Services Only
Rates	Gender-distinct premium rates. Joint premium rates are available. Gender-neutral (unisex) premium rates are available via the Employer Group rate class.
Available Issue Ages	40-79 (age nearest)
Individual or Joint Policy	Individual or Joint Joint policies and premium rates are available for two individuals who reside in the same household. If related, policyholders must be of the same generation (i.e. siblings).
Daily Benefit Amount	\$50 to \$300 (\$10 increments)
Premium Payment Options	Single, 10-Year, or Lifetime Premium Payment
Elimination Period	0*, 30, 90, or 180 days of service (cumulative and one-time)
Benefit Period	2 Year and 3 Year – Benefit Period Extension Riders are available with the 3 Year Benefit Period. A 1 year extension extends the Benefit Period to 4 years, a 2 year extension extends the Benefit Period to 5 years, a 3 year extension extends the Benefit Period to 6 years, or a lifetime extension extends the Benefit Period to a Lifetime Benefit Period.
Underwriting Rate Classes	Premier or Employer Group <i>In California, Preferred Plus, Preferred, Standard, or Employer Group</i>
Eligibility for Payment of Benefits	Chronically ill as defined in the policy with certification from a Licensed Health Care Practitioner.
Employer/Association Group	<ul style="list-style-type: none">• Employer Group rate class priced on a unisex basis• 5% Association Group premium discount
Waiver of Premium / Joint Waiver of Premium	In most states , Waiver of Premium is included in the base contract for Facility Care Services and for Home and Community Care Services if Comprehensive coverage is selected. In select states , Waiver of Premium is included in the base contract for Facility Care Services and is available as a rider for Home and Community Care Services. See state variation listing for availability.
Additional Policy Benefits (benefits paid will be subtracted from the Benefit Amount)	<ul style="list-style-type: none">• Respite Care - Maximum of 30 days per calendar year• Facility Bed Reservation - Maximum of 30 days per calendar year• Emergency Response System - Reimburse charges up to \$50 per month• Caregiver Training - Maximum Lifetime Benefit of 5 times the Daily Benefit Amount• Coverage Outside of the U.S., U.S. Territories, and Canada - up to 30 days per calendar year
LTC Partnership	EssentialLTC is available as a Partnership policy in many states: <ul style="list-style-type: none">• with the purchase of an Inflation Protection Rider for ages 75 and below• with or without the purchase of an Inflation Protection Rider for ages 76+ LTC Partnership policies may entitle the insured to an asset disregard. This generally allows a person to keep assets equal to the insurance benefits received under a qualified Partnership policy without affecting the person's eligibility for Medicaid. See state variation listing for availability.
Contingent Benefit Upon Lapse	If premium rates are increased resulting in a cumulative increase of the annual premium equal to or exceeding the percentage of the initial annual premium as set forth in the table in the policy, and the policy lapses within the grace period, then the following options become available: <ol style="list-style-type: none">1. the Daily Benefit Amount and Benefit Period may be reduced (subject to availability), or2. the policy may be converted to a paid-up status with a Benefit Amount equal to the total of premiums paid and no less than 30 times the Daily Benefit Amount in effect on the date of lapse

*Only available in select states. [See state variation listing](#) for availability.

Riders

Shared Benefit Amount Rider	<p>If either or both insureds exhaust their own Benefit Amount, a joint Shared Benefit Amount will become accessible which may be accessed by either or both insureds.</p> <p>The joint Shared Benefit Amount will also increase due to an Inflation Protection Rider, if attached to the policy.</p> <p><i>This option is available on joint policies with a Benefit Period other than the Lifetime Benefit Period.</i></p>
Compound 3% Inflation Protection Rider	<p>On each policy anniversary, the Daily Benefit Amount will increase by 3% of the previous year's Daily Benefit Amount, with a corresponding increase in the Benefit Amount.</p>
Compound 5% Inflation Protection Rider	<p>On each policy anniversary, the Daily Benefit Amount will increase by 5% of the previous year's Daily Benefit Amount, with a corresponding increase in the Benefit Amount.</p>
Step-Rated Compound Inflation Protection Rider**	<p>Choose between a 3% or 5% Step-Rated Compound Inflation Protection Rider. The Daily Benefit Amount and Benefit Amount will increase by the percentage shown on the policy schedule on each policy anniversary date. The premium will also increase by a certain amount shown on the policy schedule.</p> <p><i>This option is only available with the Lifetime Premium Payment Option.</i></p>
First Day HCCS Rider	<p>When Home and Community Care Services (HCCS) coverage is included, benefits will be payable on the first day the insured(s) is/are qualified to receive benefits for HCCS only.</p>
Benefit Period Extension Rider	<p>Extends base 3 Year Benefit Period to either 4 years, 5 years, 6 years, or to a Lifetime Benefit Period.</p>
Limited Return of Premium Rider	<p>Upon the death of the insured(s) while the policy is in force (last to die under joint coverage), the total of premiums paid, reduced by the total of benefits received, will be paid to the beneficiary.</p> <p><i>This option is not available with the Shortened Benefit Period Nonforfeiture Rider.</i></p>
Limited Return of Premium with Optional Policy Surrender Rider	<p>Upon the death of the insured(s) while the policy is in force (last to die under joint coverage), the total of premiums paid, reduced by the total of benefits received, will be paid to the beneficiary.</p> <p>This rider includes an option to surrender the policy for a lump sum payment to the policyowner of up to 80% of total premiums paid, reduced by the total of benefits received.</p> <p><i>This option is not available with the Shortened Benefit Period Nonforfeiture Rider.</i></p>
Full Return of Premium Rider**	<p>Upon the death of the insured(s) while the policy is in force (last to die under joint coverage), the total of premiums paid will be paid to the beneficiary.</p> <p><i>This option is not available with the Shortened Benefit Period Nonforfeiture Rider.</i></p>
Full Return of Premium with Optional Policy Surrender Rider**	<p>Upon the death of the insured(s) while the policy is in force (last to die under joint coverage), the total of premiums paid will be paid to the beneficiary.</p> <p>This rider includes an option to surrender the policy for a lump sum payment to the policyowner of up to 80% of total premiums paid, reduced by the total of benefits received.</p> <p><i>This option is not available with the Shortened Benefit Period Nonforfeiture Rider.</i></p>
Shortened Benefit Period Nonforfeiture Rider	<p>If the policy lapses for nonpayment of premium after it has been in force for 3 years, coverage will continue, and benefits are payable equal to the greater of total of premiums paid, or 30 times the Daily Benefit Amount in effect at the time of lapse.</p>

EssentialLTC

**Only available in California

Product underwritten by National Guardian Life Insurance Company (NGL), Madison, Wis. National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a.k.a The Guardian or Guardian Life.

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