



EssentialLTC



Recognizing a need in the Long Term Care Insurance (LTCi) market for a forward-thinking, innovative and stable long term care product, National Guardian Life Insurance Company (NGL) created EssentialLTC – a consumer oriented competitively priced LTCi product. Given that each situation is unique, EssentialLTC offers customizable plan features that appeal to a wide range of clients including:

- Lifetime Benefits
- Single Premium Payment Option
- 10-Year Premium Payment Option
- Return of Premium
- Competitive Rates
- Shared Care Benefit

In addition, NGL has an established and thorough underwriting process which results in predictable decisions with an accelerated turnaround.

Contact us for details:

888.505.2332 | ngl-essentialLTC.com



Rated Excellent
by A.M. Best



Over 100 years in
the industry



Over \$4.2+ billion
in assets

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Policy form series ICC16-NLTC100P. Product not available in all states. All ratings current as of 02/15/18. NGL reported \$3.8 billion in consolidated liabilities in 2017. Financials current as of 12/31/17.