



National Guardian Life Insurance Company (NGL)  
 Home Office: Madison, WI  
 Long Term Care Administrative Office  
 Post Office Box 4243  
 Woodland Hills, CA 91365-4243  
 888.505.2332 • Fax 818.887.4595  
 www.ngl-essentialltc.com

## EssentialLTC PRODUCT FEATURE AVAILABILITY (STATE VARIATION LISTING)

| State | State Variation Details   | Partnership | Employer Group Rate Class* | Monthly Modal Premium Factor | E-APP |
|-------|---|-------------|----------------------------|------------------------------|-------|
| AK    |   | N/A         | YES                        | .0875                        | YES   |
| AL    |   | YES         | YES                        | .0875                        | YES   |
| AR    |   | YES         | YES                        | .0875                        | YES   |
| AZ    |   | YES         | NO <sup>■</sup>            | .095                         |       |
| CA    | EssentialLTC not currently approved for sale in California  |             |                            |                              |       |
| CO    |   | YES         | YES                        | .0875                        | YES   |
| CT    | Waiver of Premium Rider not available, as it is included in Comprehensive policies where the 10-Year or Lifetime Premium Payment option is selected. Unique premium rates for Comprehensive coverage. 180 day Elimination Period not available.   | NO*         | NO <sup>■</sup>            | .095                         |       |
| DC    |   | N/A         | NO <sup>■</sup>            | .095                         |       |
| DE    |   | YES         | NO <sup>■</sup>            | .095                         |       |
| FL    | Facility Care Services Only coverage not available. Single Pay and 10-Year Premium Payment options not available. Step-Rated Compound Inflation Protection Rider not available. Franchise policy available for Employer or Association Group discount under separate policy form. "Waiver of Premium Rider" is called "Home and Community Care Services Waiver of Premium Rider". | YES         | NO <sup>■</sup>            | .0875                        |       |
| GA    |   | YES         | YES                        | .0875                        | YES   |
| HI    | EssentialLTC not currently approved for sale in Hawaii  |             |                            |                              |       |
| IA    |   | YES         | YES                        | .0875                        | YES   |
| ID    |   | YES         | YES                        | .0875                        | YES   |
| IL    |   | N/A         | YES                        | .0875                        | YES   |
| IN    |   | NO*         | NO <sup>■</sup>            | .095                         |       |
| KS    |   | YES         | YES                        | .0875                        | YES   |
| KY    |   |             | YES                        | .0875                        | YES   |
| LA    |   | YES         | YES                        | .0875                        | YES   |
| MA    |   | N/A         | YES                        | .0875                        | YES   |
| MD    |   |             | YES                        | .0875                        | YES   |
| ME    |   | YES         | YES                        | .0875                        | YES   |
| MI    |   | YES         | YES                        | .0875                        | YES   |
| MN    |   | YES         | YES                        | .0875                        | YES   |
| MO    |   | YES         | YES                        | .0875                        | YES   |

- \* Partnership policies are not expected to be offered in this state
- ◆ Employer Group rate class is priced on a unisex basis
- 5% Employer Group premium discount is available on gender-specific pricing

| State | State Variation Details   | Partnership | Employer Group Rate Class* | Monthly Modal Premium Factor | E-APP |
|-------|---|-------------|----------------------------|------------------------------|-------|
| MS    |   | N/A         | YES                        | <b>.0875</b>                 | YES   |
| MT    | EssentialLTC not currently approved for sale in Montana   |             |                            |                              |       |
| NC    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| ND    | The Return of Premium Riders are called Death Benefit Riders  | YES         | NO*                        | .095                         |       |
| NE    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| NH    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| NJ    | Single Premium Payment option not available. Shortened Benefit Period Nonforfeiture Rider not available with 10-Year Premium Payment option. Second insured referred to as "Additional Insured" - no references should be made to "joint" coverage. | YES         | YES                        | <b>.0875</b>                 |       |
| NM    |   | N/A         | YES                        | <b>.0875</b>                 | YES   |
| NV    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| NY    | EssentialLTC not currently approved for sale in New York  |             |                            |                              |       |
| OH    |   |             | YES                        | <b>.0875</b>                 | YES   |
| OK    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| OR    |   |             | YES                        | <b>.0875</b>                 | YES   |
| PA    |   |             | YES                        | <b>.0875</b>                 | YES   |
| RI    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| SC    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| SD    | Daily Benefit Amount minimum \$100, 180 day Elimination Period not available  | YES         | NO*                        | .095                         |       |
| TN    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| TX    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| UT    |   | N/A         | YES                        | <b>.0875</b>                 | YES   |
| VA    |   |             | YES                        | <b>.0875</b>                 | YES   |
| VT    | Daily Benefit Amount minimum \$80, 180 day Elimination Period not available   | N/A         | YES                        | <b>.0875</b>                 | YES   |
| WA    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| WI    | Daily Benefit Amount minimum \$60   | YES         | YES                        | <b>.0875</b>                 | YES   |
| WV    |   | YES         | YES                        | <b>.0875</b>                 | YES   |
| WY    |   | YES         | YES                        | <b>.0875</b>                 | YES   |

\* Partnership policies are not expected to be offered in this state

◆ Employer Group rate class is priced on a unisex basis

■ 5% Employer Group premium discount is available on gender-specific pricing