



TRANSAMERICA
LONG TERM CARE
INSURANCE

TransCare[®]

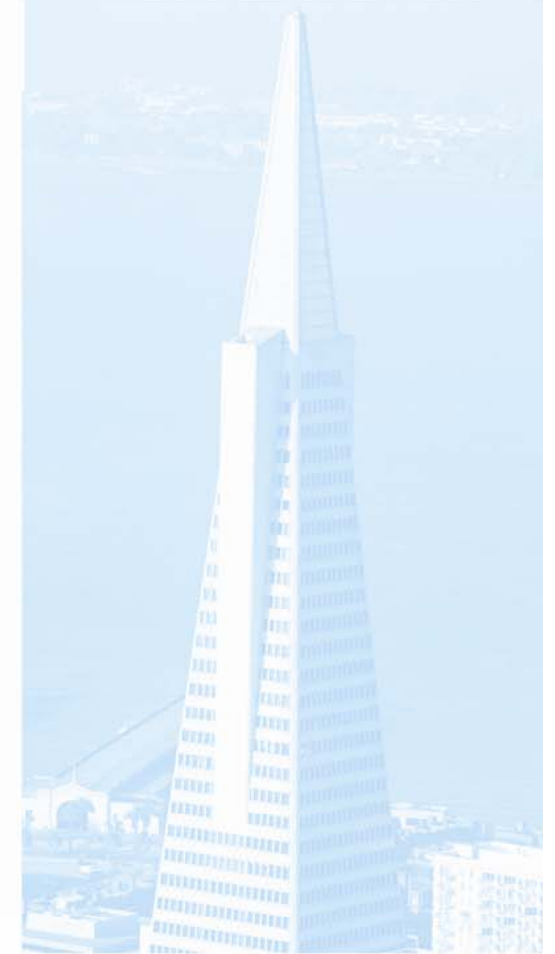
Long Term Care Insurance

A Plan Designed For A Changing Future[®]

Hosted by:

Tony Dillard, LTCP

Vice-President of Sales



Home Health Care Services and Adult Day Care

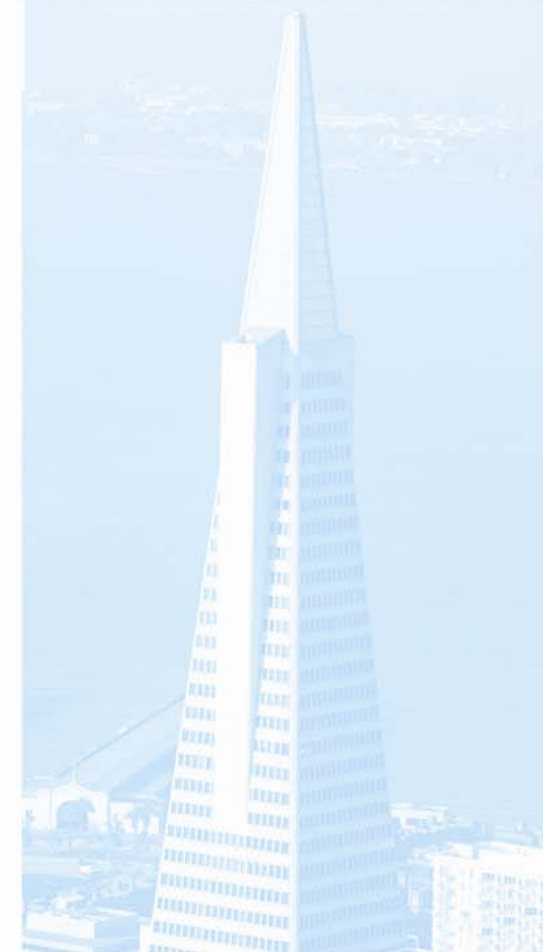
TRANSAMERICA LONG TERM CARE INSURANCE

- Automatic 0-day Elimination Period
- Monthly Home Care*
 - Under Care Coordination**, we can arrange to pay actual, out-of-pocket charges incurred for services received during a continuous 30-day period rather than on a daily basis. This gives insureds greater control over their pool of benefits.

*Optional - additional premium required. Not available in all states.

** In most states.

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Alternative Payment Benefit

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Pays the insured a benefit equal to 10 times the Maximum Daily Benefit amount each month in lieu of all other benefits for care or services. Money can be used as policyholder sees fit for:

- *Care by a family member*
- *Care worldwide*

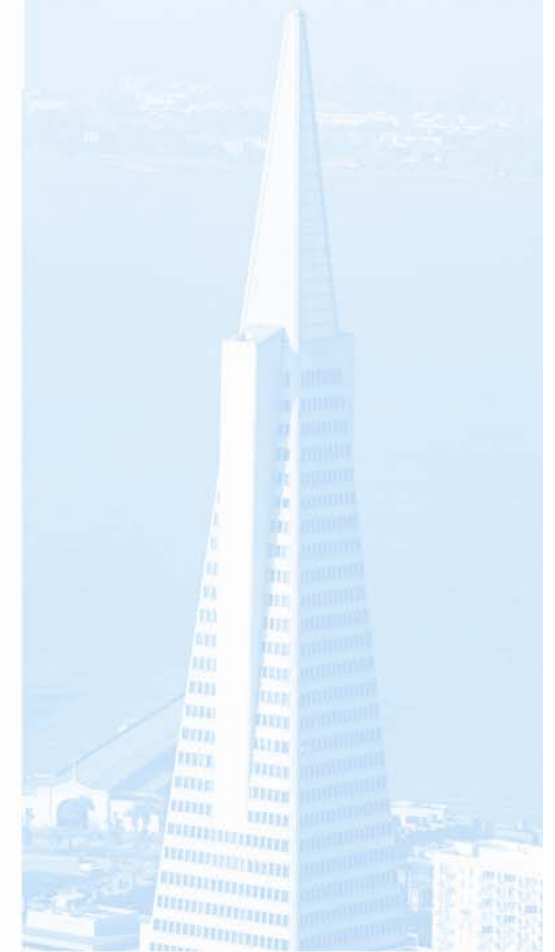
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Alternative Payment Benefit

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- Must meet eligibility requirements and file a Plan of Care
- “0-Day” Elimination Period
- Subject to Maximum Benefit
- Waiver of Premium does apply unless Insured was issued at substandard rate



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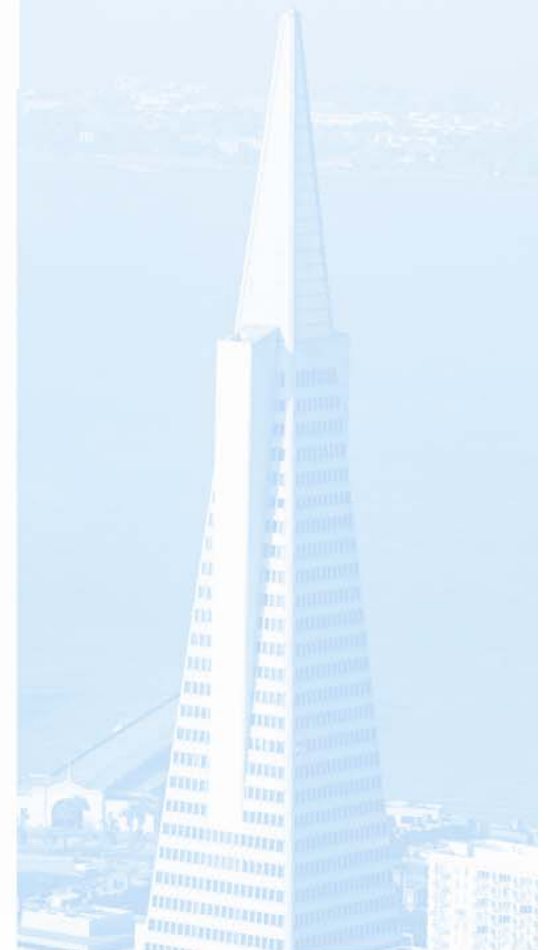
Rate Guarantees*

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- Automatic 5-year rate guarantee
- 10 year optional rate guarantee may be purchased
 - Cost is 1% of premium for each additional year of rate guarantee

*Not all options available in all states.

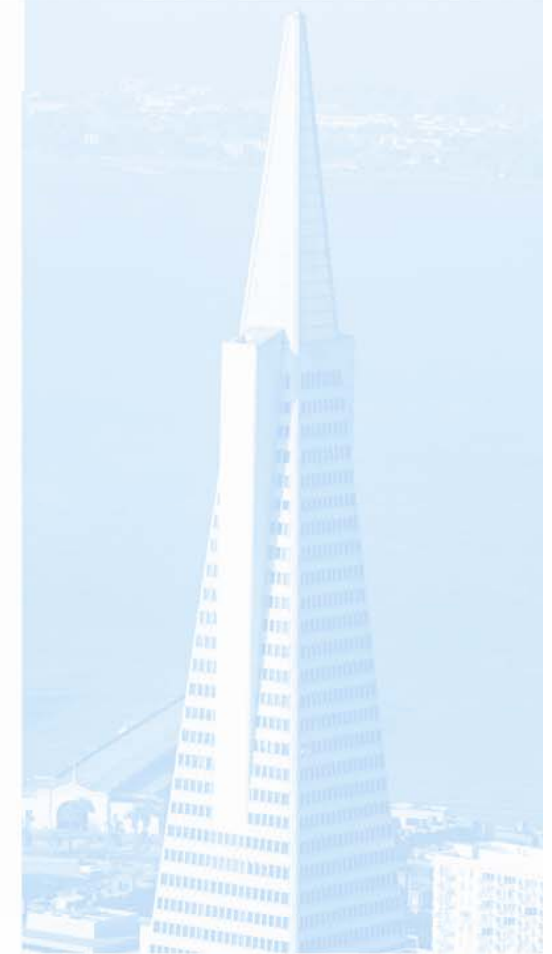
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Benefit Increase Options

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- 3% or 5% Compound Benefit Increase
- 5% Simple Benefit Increase
- 5% Step-Rated Benefit Increase
- Deferred Benefit Increase
 - Not currently on claim or prior claims
 - Purchase within 90 days prior to 1st, 3rd, or 5th anniversary
 - Can add Simple or Compound BIO
 - No evidence of insurability required
 - Based on insured's age when

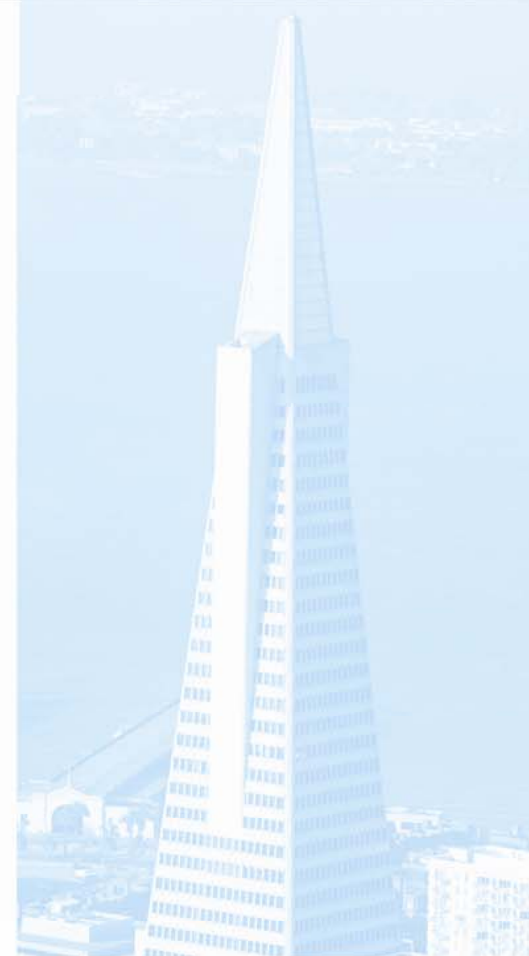


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Step-Rated Compound Benefit Increase Option

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- Allows premiums to start out at a much lower price
- Benefit and premium amounts increase annually by 5% compound until the desired benefit level is attained
- Increase based on issue-age
- Insured can stop increases and lock-in desired benefit level
- Available only with lifetime pay and can only be added in the first year of the policy, if not originally selected (the effective date will be the issue date)
- If benefits are “frozen” all dollar benefits remain at the current level



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Step-Rated Level vs. 5% Compound

Married
Standard

Age 60
4 years

\$200 per day
90 Day EP

Step-Rated Annual Premium
\$1,279.49

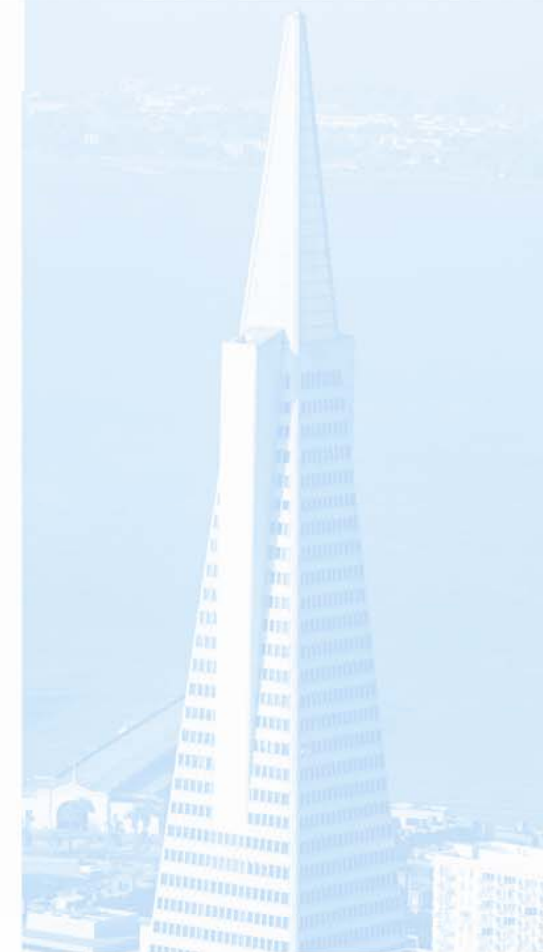
Compound Annual Premium
\$2,429.03

Premiums paid 25 years
\$64,255.34

Premiums paid 25 years
\$62,255.

\$9,171.03 less premium paid in first 14 years with Step-Rated Level plan

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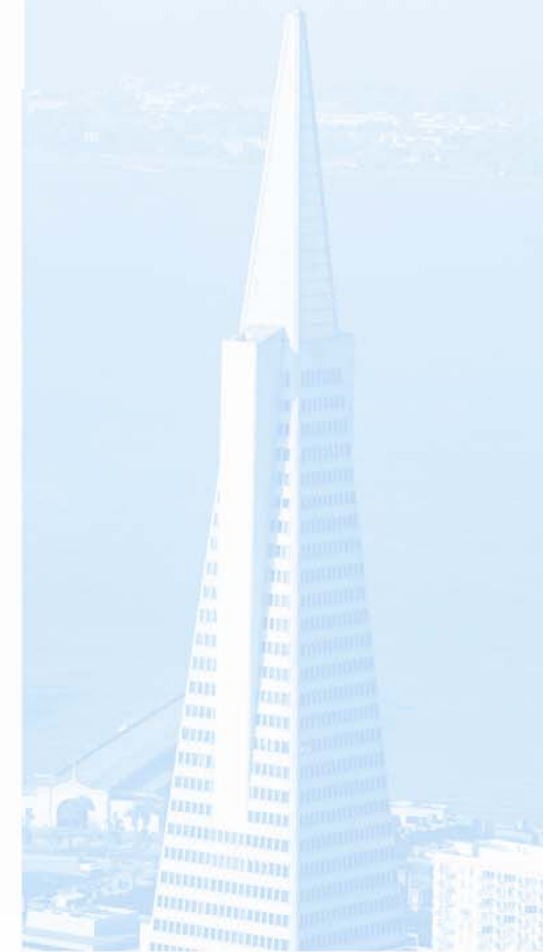
Discounts

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- **40% Spousal Discount**
 - Both spouses or domestic partners apply in “good faith”
 - Domestic partners defined as two unrelated individuals living together with one another in permanent stable relationship for 2 years
- **10% Preferred Rate Discount with Full Underwriting may apply if**
 - Have not used tobacco in last three years
 - No Tobacco for 4 years
 - Normal Weight
 - No Diabetes
 - No Osteoporosis or Fractures
 - No Circulatory Disease

* See Full Details in UW Field Guide

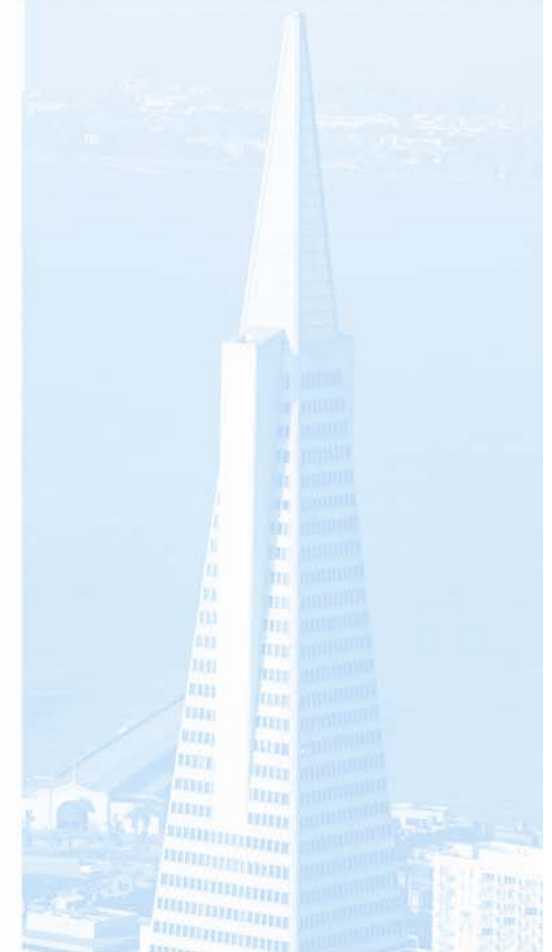
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Billing Methods and Modes

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- Payment Methods and Modes
 - Modes: Annual, Semi-Annual, Quarter, Monthly Pre-Authorized Check (PAC)
 - Methods: Direct bill, PAC, group bill for 5 or more lives in employer setting
- Credit Card
 - Can be accepted for **initial premium only**
 - Not Available in AK, CA, MD, and NC



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Limited Pay Options*

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Single pay

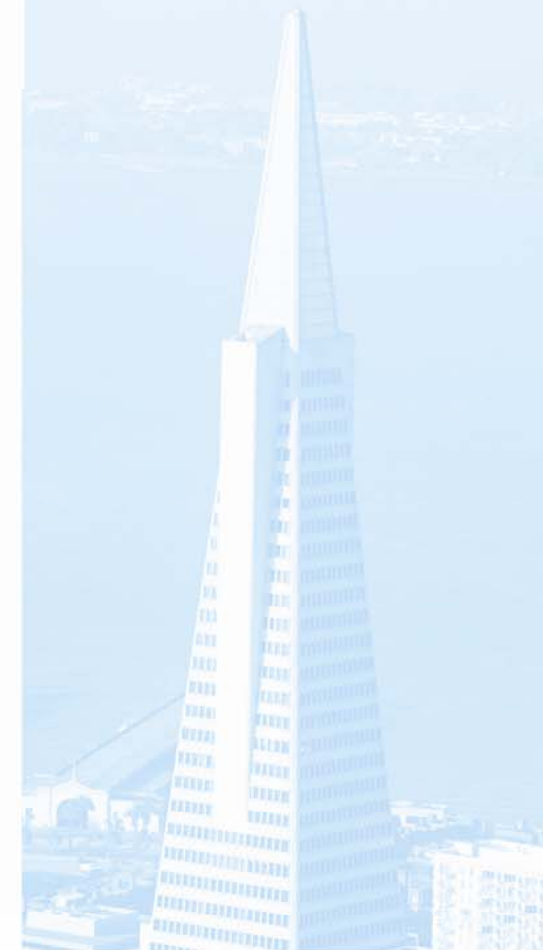
10 Pay

Pay to 65 (available up to age 60 - age 55 NY)

- Once premium paying period is over, policy is paid up for life
- Cannot be paid in advance
- Policyholders will have access to Limited Payment Option Contingent Nonforfeiture
- Credit Card can be used for initial payment only

* Not all options are available in all states.
Single pay is automatically paid up.

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Multi-Life Competitive Analysis* (Worksite)

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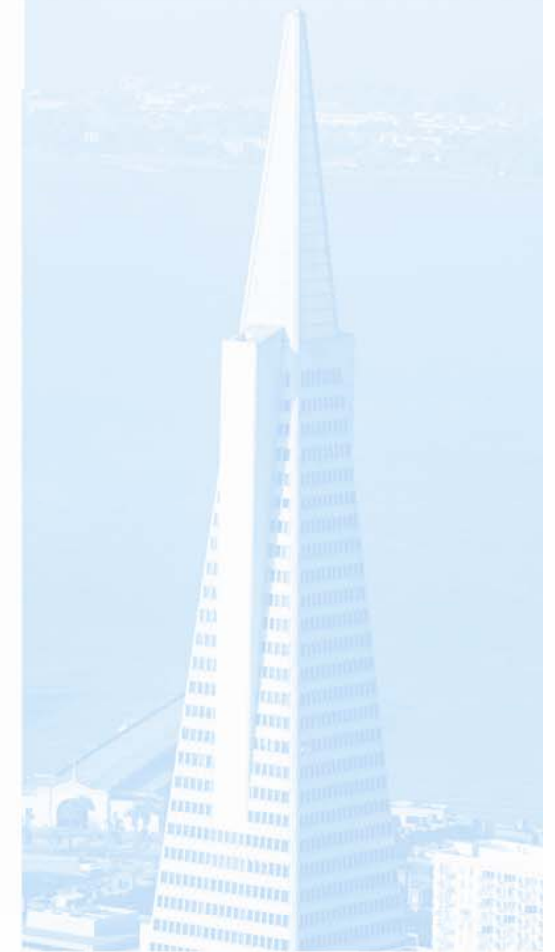
Factors	TA	JH	MET	PRU	MOO ₁
MGI Underwriting	YES	NO	NO	NO	YES
SI Underwriting	YES	Yes	Yes	Yes	Yes
Normal Worksite Discounts	10-15%	5%	5-10%	5%	5%
HPE Concept	YES	NO	NO	NO	NO

- Comparisons of published materials of Listed Companies; and are accurate to the best of our knowledge, April 2009
- 1 MGI offered only in EPA situations with limited benefits

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INDIVIDUAL UNDERWRITING

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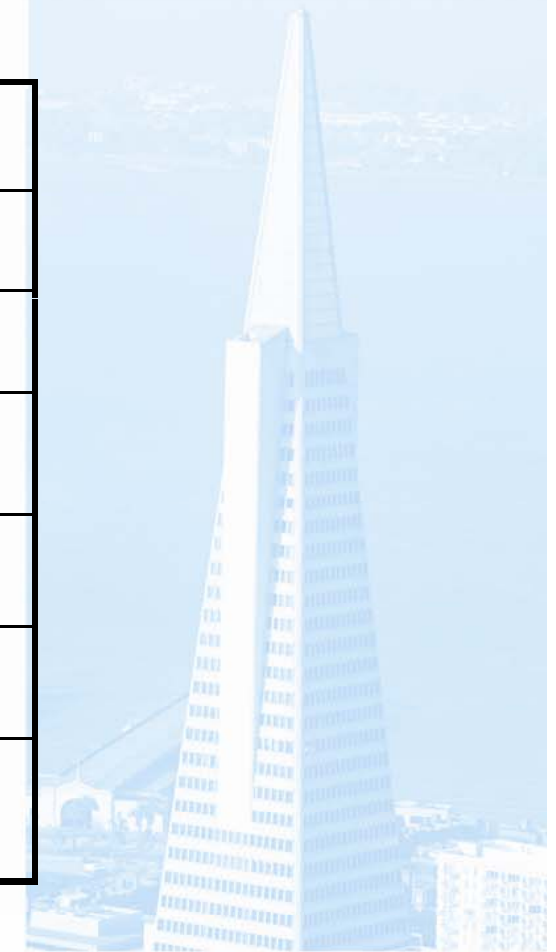


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Risk Class

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RISK	RATE	MAX BENEFITS
Preferred	10% Discount	\$400 DB – Life time
Standard	Standard	\$400 DB – Life time
Class 1	25% Extra	\$150 DB – 5 Yr.
Class 2	50% Extra	\$150 DB – 5 Yr.
Class 3	75% Extra	\$100 DB – 3 Yr.
Class 4	100% Extra	\$100 DB – 3 Yr.

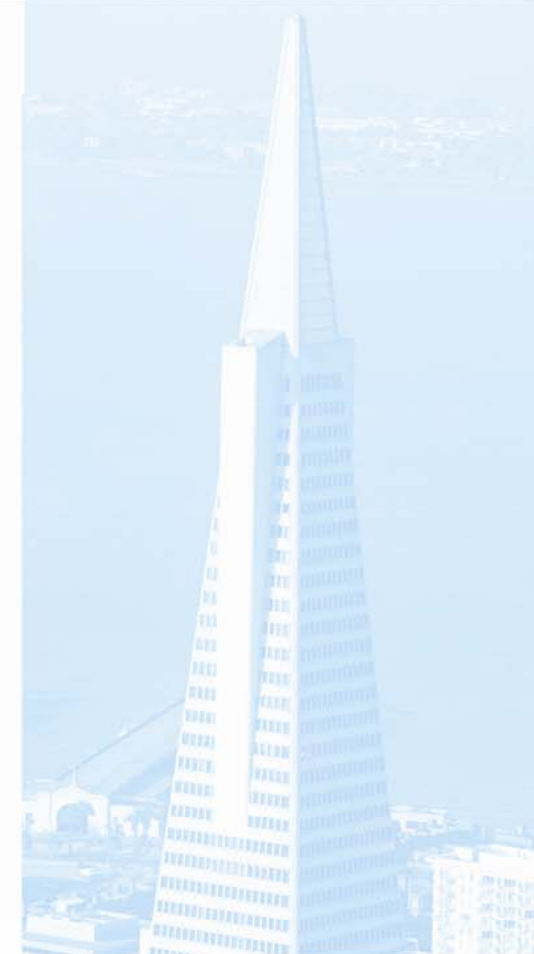


CASE STUDIES

TRANSAMERICA LONG TERM CARE INSURANCE



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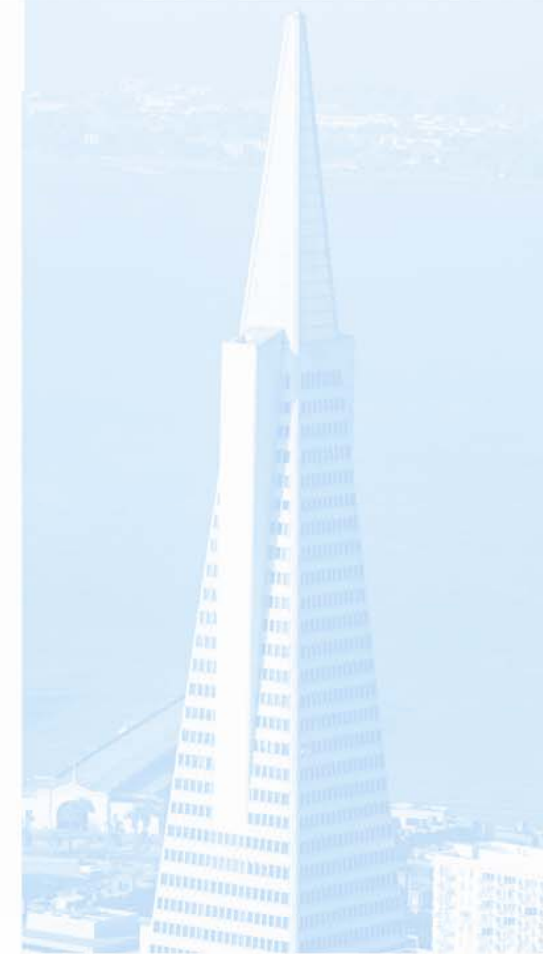


CASE STUDIES

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Are based on simplistic case characteristics using published Underwriting Guides.

Actual application decisions would differ based on the complete and unique factors presented for each individual.



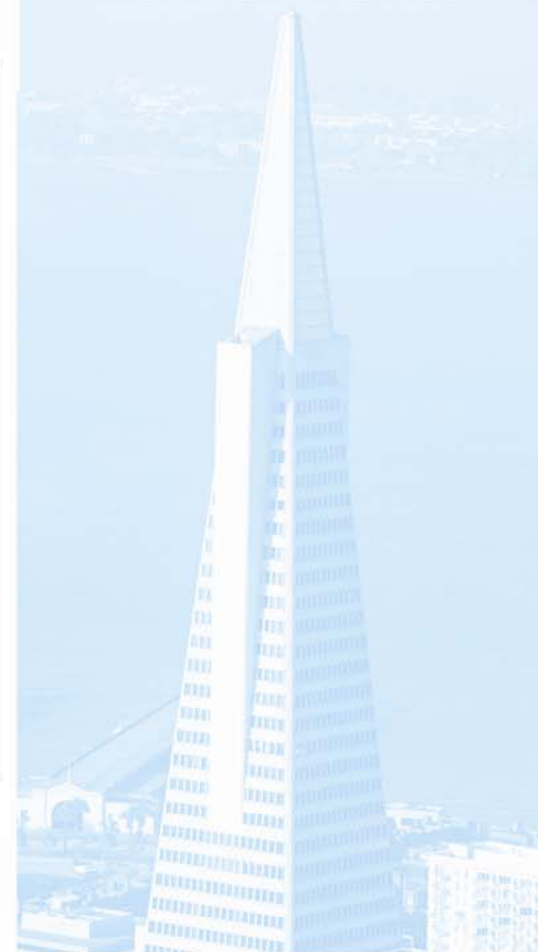
Hypertension

(Married Male, NS, Age 60)

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Condition Factors		Companies					
		TA	A	B	C	D	E
1	BP: 160/95 6' 200 lbs Chol: 195 EKG: Normal	STD	DEC	STD	STD	STD	C1
2	BP: 165/106 6' 200 lbs Chol: 240 EKG: Normal	C1	DEC	STD	DEC	DEC	DEC
3	BP: 177/105 6' 260 lbs Chol: 285 EKG: Normal	C3	DEC	STD	DEC	DEC	DEC

C1 = Class 1 C3 = Class 3 I.C. = Individual Consideration
 C2 = Class 2 C4 = Class 4 DEC = Decline



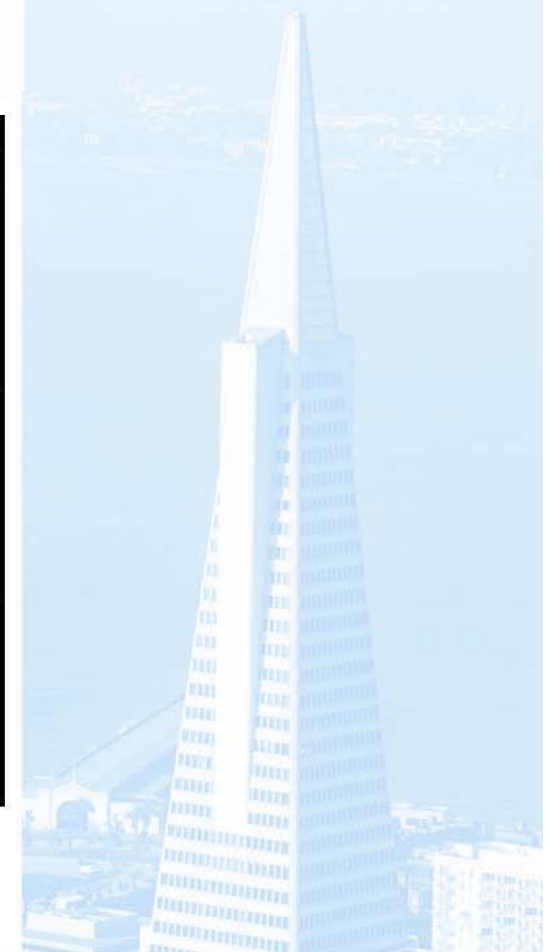
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Diabetes

(Married Male, NS, 65)

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Condition Factors	Companies					
	TA	A	B	C	D	E
1 HgA1c: 8.5 BP: 155/95 5'8" 240 Chol: 260 Regular Exercise 5 x wkly	STD	DEC	DEC	DEC	DEC	STD
2 HgA1c: 9.0 BP: 155/95 5'8" 240 Chol: 260	C1	DEC	DEC	DEC	DEC	Class I
3 HgA1c: 9.0 BP: 170/100 5'8" 240 Chol: 280	C3	DEC	DEC	DEC	DEC	DEC



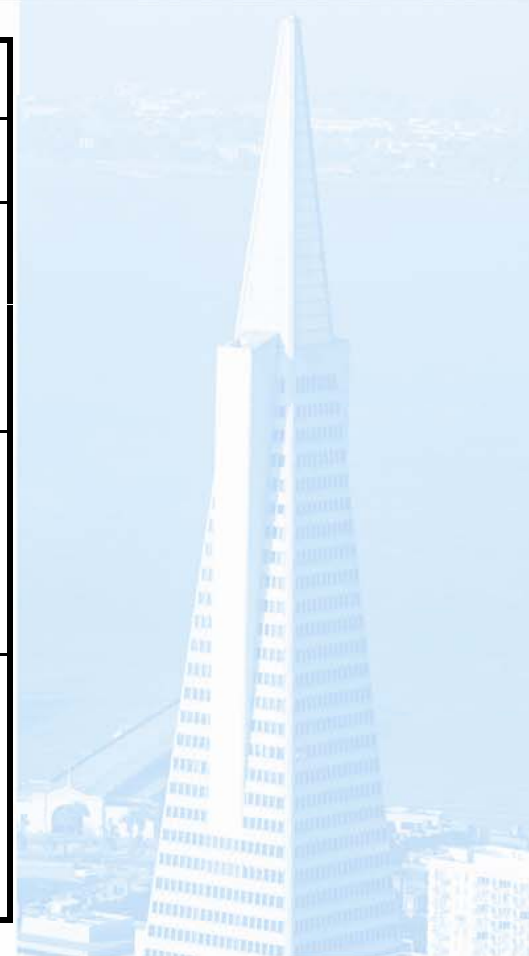
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Osteoporosis

(Single Female, NS, Age 65)

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Condition Factors	Companies					
	TA	A	B	C	D	E
1. T-Score – 3.5 Compression Fx 6 months ago Treated with Evista	C3	STD	STD	STD	DEC	DEC
2. T-Score – 3.75 Compression Fx 6 months ago Treated with Evista	DEC	STD	STD	DEC	DEC	DEC
3. T-Score – 2.5 No Fractures or Falls Treated with Boniva	STD	STD	STD	STD	STD	STD



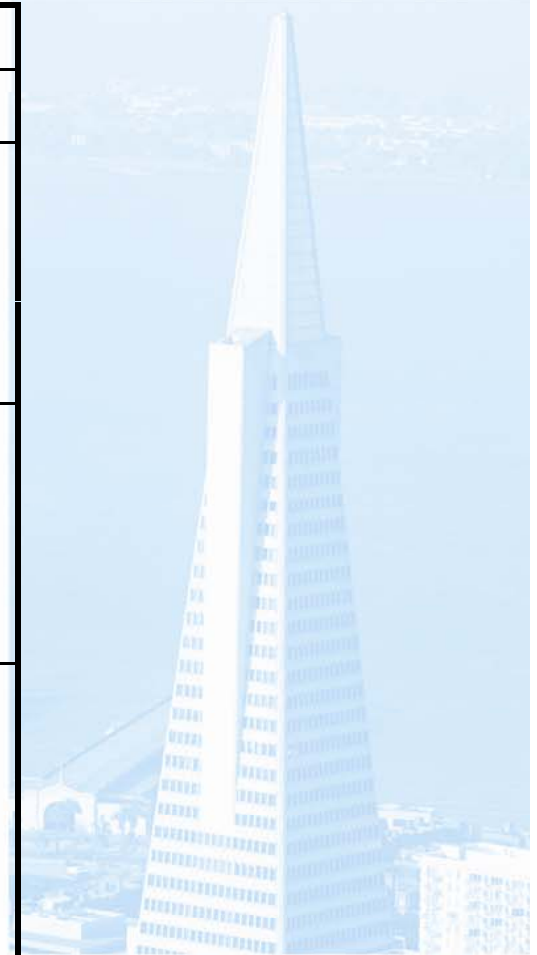
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Coronary Artery Disease

(Single Vessel/CIR 80% Married Male 65, NS)

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Condition Factors	Companies					
	TA	A	B	C	D	E
1. — EF 49% LVEDP10 — Distal CIR — Chol 190 — BP 135/85 — Good TM EKG	STD	DEC	UKN	DEC	UKN	STD
2. — Same as Above — Type 2 Diabetes — A1C 5.9 — Normal TM EKG — Onset Age 59	C2	DEC	UKN	DEC	UKN	I.C.
3. — EF 50% — Type 2 Diabetes — A1C 9.0 — Atrial Fibrillation — BP 170/100 — Angina	DEC	DEC	UKN	DEC	DEC	DEC



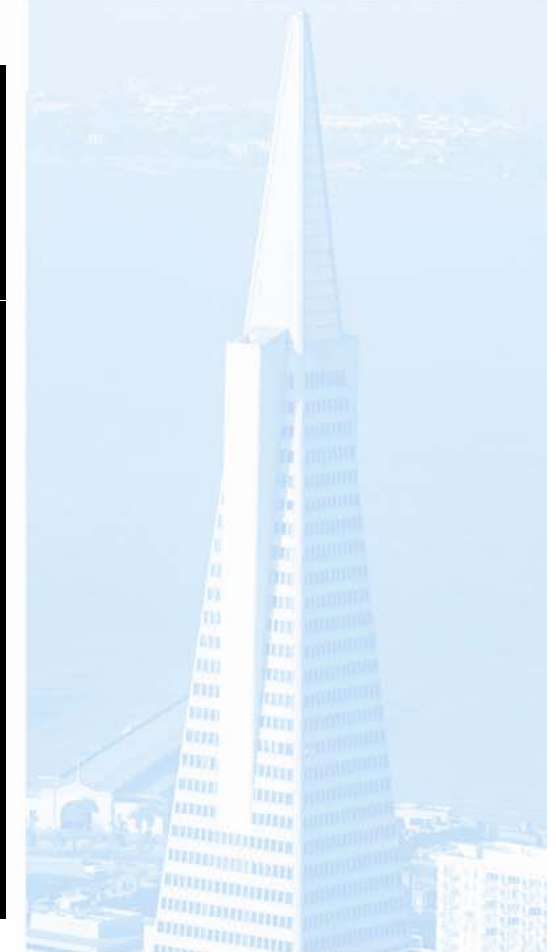
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CVA/TIA/Stroke

(Married Male, NS, 65)

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Condition Factors	Companies					
	TA	A	B	C	D	E
1. Stroke 3 years ago No Residuals/No Recurrence Controlled BP 124/82 No Tobacco Use	STD	DEC	DEC	DEC	DEC	C1
2. Stroke 3 years ago Smoker BP 170/100	DEC	DEC	DEC	DEC	DEC	DEC



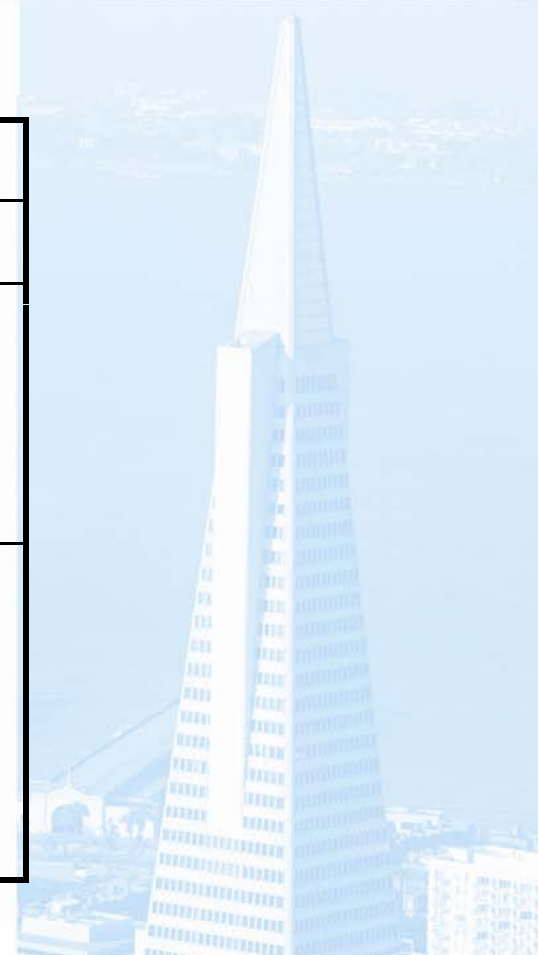
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Breast Cancer

(Female, NS, 65)

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Condition Factors	Companies					
	TA	A	B	C	D	E
1. Stage II Lymph Nodes: Negative Last Treatment: 6 months	STD	DEC	DEC	DEC	DEC	DEC
2. Stage II Dx 1998 Lymph Nodes: Negative Recurrence: 2006 Last Treatment: March 2007	C3	DEC	DEC	DEC	DEC	DEC



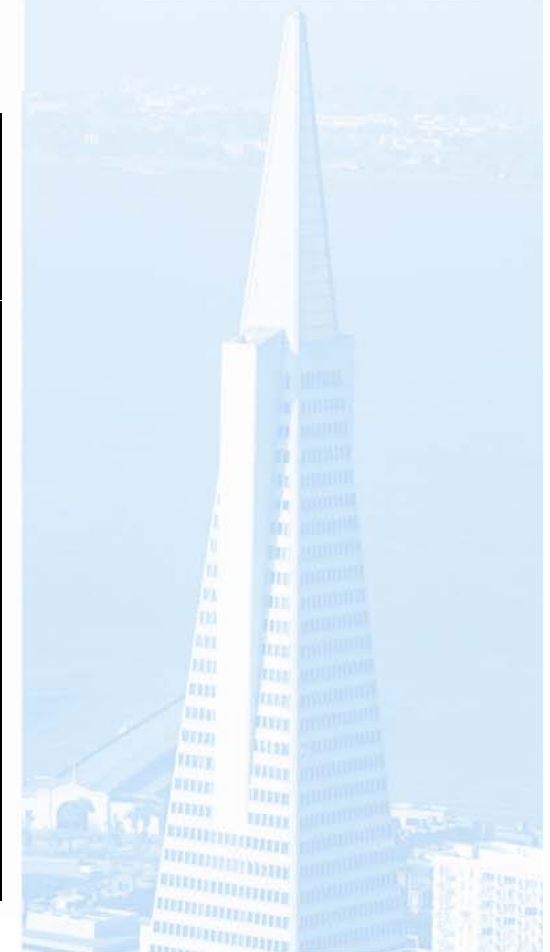
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Osteoarthritis

(Married Male, NS, Age 60)

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Condition Factors	Companies					
	TA	A	B	C	D	E
1. 5' 9" 250 lbs. 3 months since knee replace Working full time No meds or assistive devices	STD	STD	IC-DEC	DEC	DEC	STD
2. 5' 9" 250 lbs. Chronic pain in Hips Narcotic Pain Medication Cane Use	DEC	DEC	DEC	DEC	DEC	DEC



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Rheumatoid Arthritis (Single Female, NS, 65)

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Condition Factors	Companies					
	TA	A	B	C	D	E
1. 5' 4" 200 lbs Prednisone 5 mg daily No Limitations No Nodules	C1	C1	STD	DEC	STD	IC
2. 5' 4" 200 lbs 10 mg weekly Methotrexate Nodules in hands Daily stretching exercises	C2	DEC	STD	DEC	IC	IC

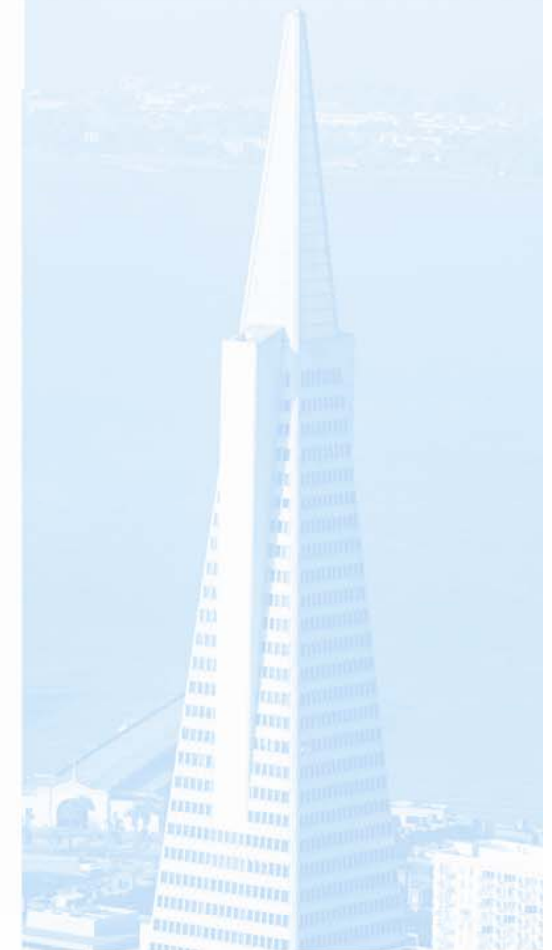
C1= Class 1 C2 = Class 2 I.C. – Individual Consideration
C3 = Class 3 C4 = Class 4 DEC = Decline

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Why Sell Transamerica LTC?

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LONG TERM CARE
INSURANCE

- Pricing
 - Not the highest/Not the lowest
 - Let's look at our "sweet spots"
 - Then let's look at how to sell this product to your clients.



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