



EssentialLTC

For agent and broker use only. Not for distribution to the public.

See State Variation Listing for availability. Product underwritten by National Guardian Life Insurance Company (NGL).
National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America a.k.a. The Guardian or Guardian Life.

Presenter



Lawrence Vivenzio, CLTC

Business Development Specialist

Lawrence has dedicated his entire professional career to Long Term Care insurance. His experience ranges from field sales, to agency experience, to carrier positions.



the _____ Presents _____
**Dog Days
of
Summer**

Production Contest



**Starting July 6 earn a \$100 Amazon gift card for each qualified application submitted.
First time producers earn double for their first application!**

Promotion details

1. Each qualified application submitted between 07/06/2020 and 08/31/2020 will earn the writing producer a \$100 Amazon gift card.
2. Producers who write their first ever National Guardian Life Insurance Company (NGL) EssentialLTC application will earn two \$100 Amazon gift cards for that application. Each subsequent qualified application submitted will earn a \$100 Amazon gift card.
3. Applications must be received at the LTC Administrative Office by mail, E-APP, or eUpload within the 07/06/2020 - 08/31/2020 time period.

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EssentialLTC

NGL Background

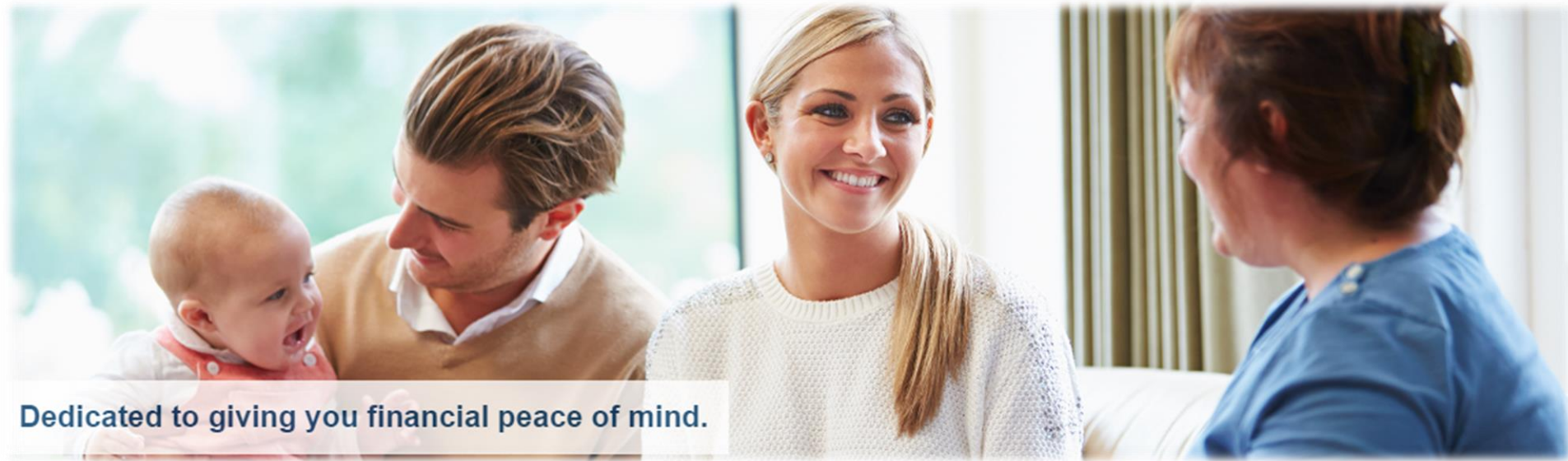


- ✓ A- (Excellent) rating from A.M. Best
- ✓ Mutual company formed in 1910
- ✓ Partnered with an expert LTCi TPA who
 - Administers 200,000+ insureds' policies
 - Has 30+ years in Long Term Care insurance

NGL's EssentialLTC



- ✓ Competitive rates
- ✓ Rich LTCi features
- ✓ Prudent underwriting
- ✓ Flexible plan designs

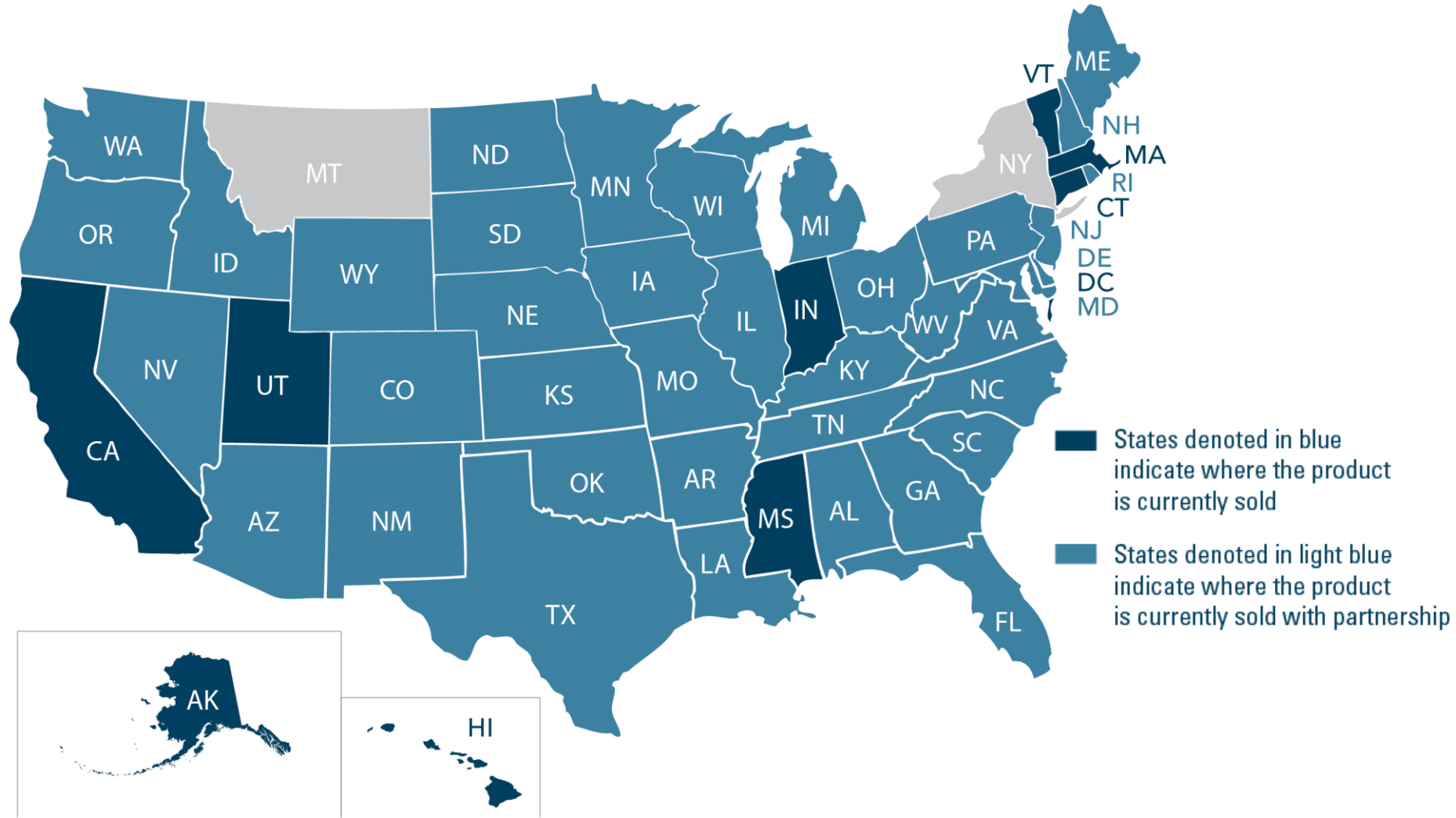


Dedicated to giving you financial peace of mind.

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EssentialLTC

EssentialLTC Product Availability



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EssentialLTC

EssentialLTC

Traditional LTCi can be what you want it to be

- ✓ **Joint / Shared Benefit (3rd Benefit Pool)**
- ✓ **2, 3, 4, 5, or 6 Year Benefit Periods**
- ✓ **Lifetime Benefit Period**
- ✓ **Single / 10-Year / Lifetime Premium**
- ✓ **Return of Premium / Surrender**

Consumer

✦ **Price** ✦

Agent

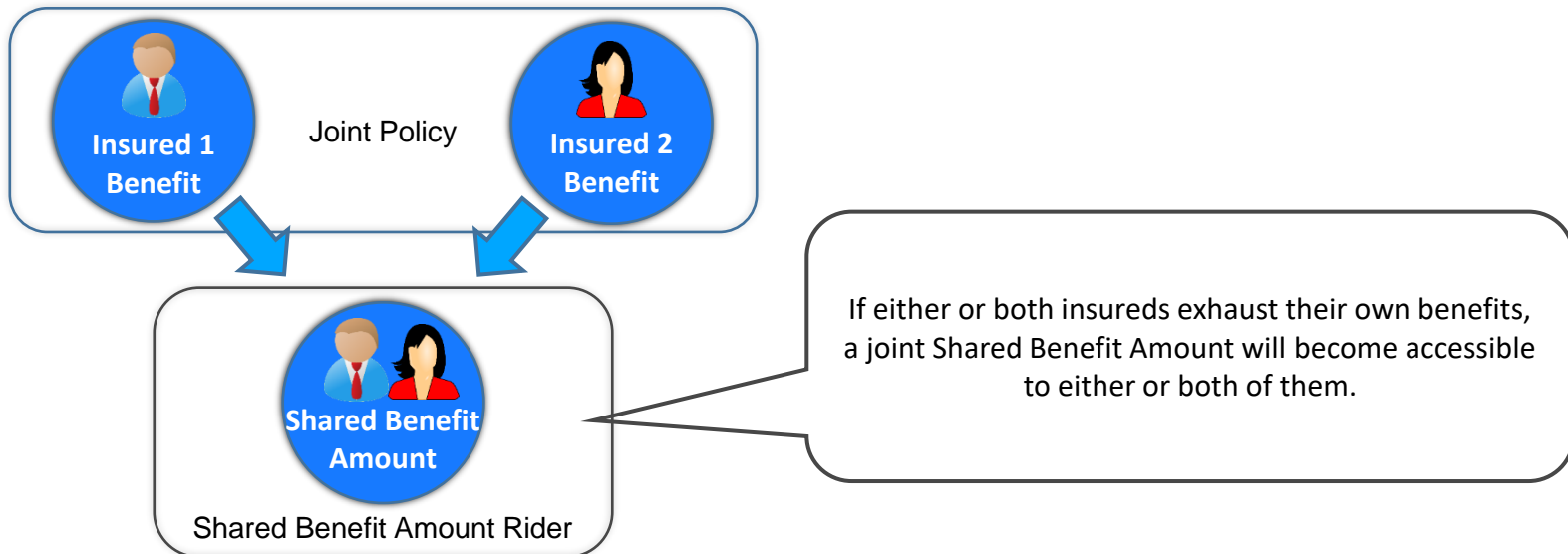
✦ **Value** ✦

LTC Specialist

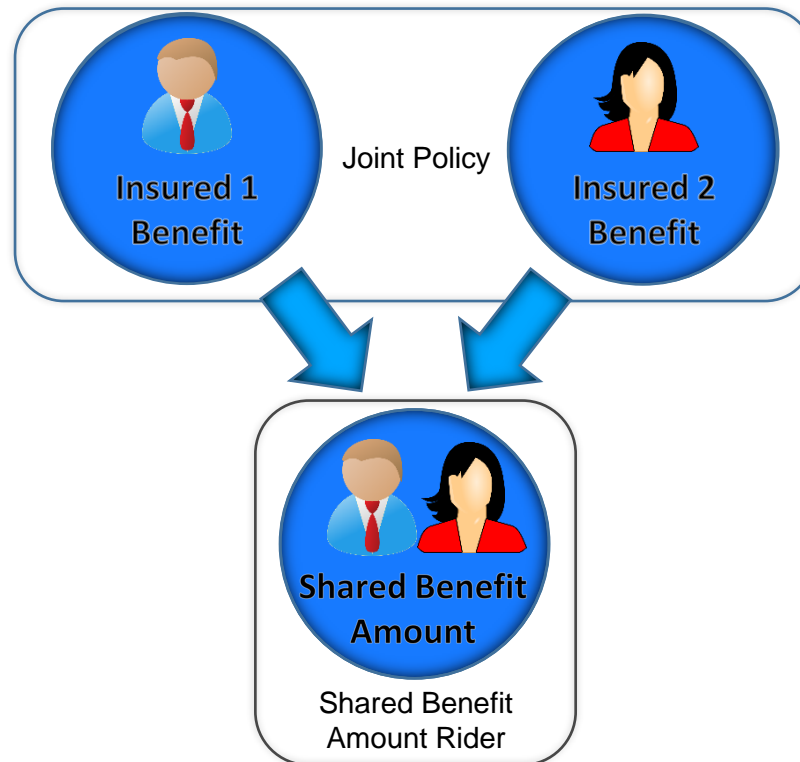
✦ **Flexibility** ✦

NGL EssentialLTC Features

- ✓ **Joint Coverage**
- ✓ **Shared Benefit Amount (separate 3rd benefit pool)**



Shared Benefit Amount Rider



If either or both insureds exhaust their own benefits, a joint Shared Benefit Amount will become accessible.
The Shared Benefit Amount may be accessed by either or both insureds.

Competitive Scenario



55-Year-Old Couple

NGL EssentialLTC	Other Traditional LTCi
<p>\$3,771 Annual Premium</p>	<p>\$4,339 Annual Premium</p>
<p>Insured 1 Benefit \$219,000 Joint Policy Insured 2 Benefit \$219,000</p> <p>Shared Benefit Amount Rider \$219,000</p>	<p>Insured 1 Policy \$216,000 Separate Policies & Shared Care Rider Insured 2 Policy \$216,000</p>
<p>\$657,000 total initial benefit amount @ \$200/day</p>	<p>\$432,000 total initial benefit amount @ \$6000/month</p>

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\$200 Daily Benefit Amount, 3-Year Benefit Period, Shared Benefit Amount Rider, HCCS Premium Waiver Rider, 3% Compound Inflation Protection Rider, Preferred Plus Rate Class

“Other Traditional LTCi” information sourced from competitive carrier’s illustration programs

EssentialLTC

NGL EssentialLTC Features

- ✓ **Joint Coverage**
- ✓ **Shared Benefit Amount**
- ✓ **Lifetime Benefit Period**

NGL EssentialLTC Features

- ✓ **Joint Coverage**
- ✓ **Shared Benefit Amount**
- ✓ **Lifetime Benefit Period**
- ✓ **Single / 10-Year / Lifetime Premium**

NGL EssentialLTC Features

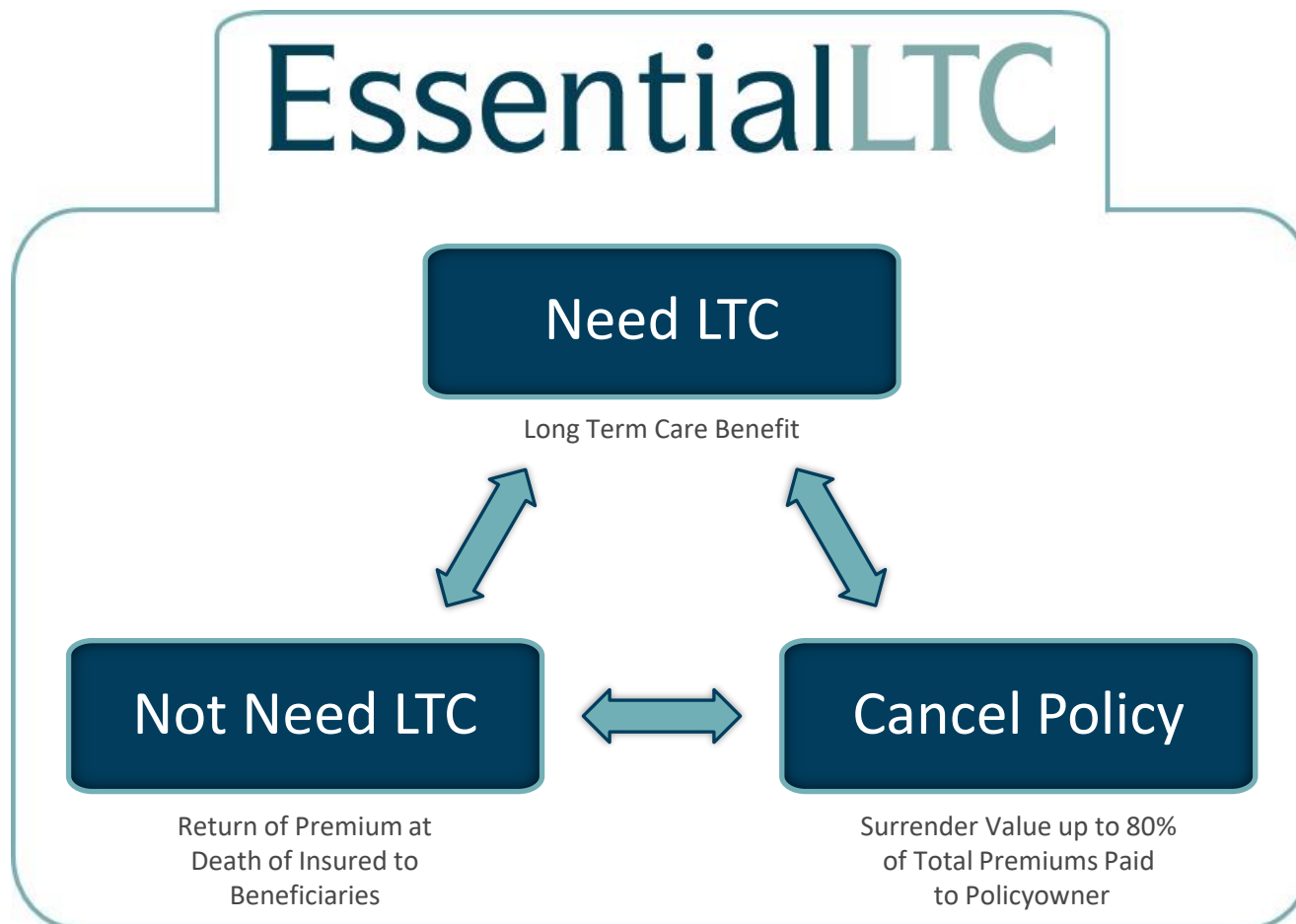
- ✓ Joint Coverage
- ✓ Shared Benefit Amount
- ✓ Lifetime Benefit Period
- ✓ Single / 10-Year / Lifetime Premium
- ✓ **Return of Premium / Surrender**

NGL EssentialLTC Features

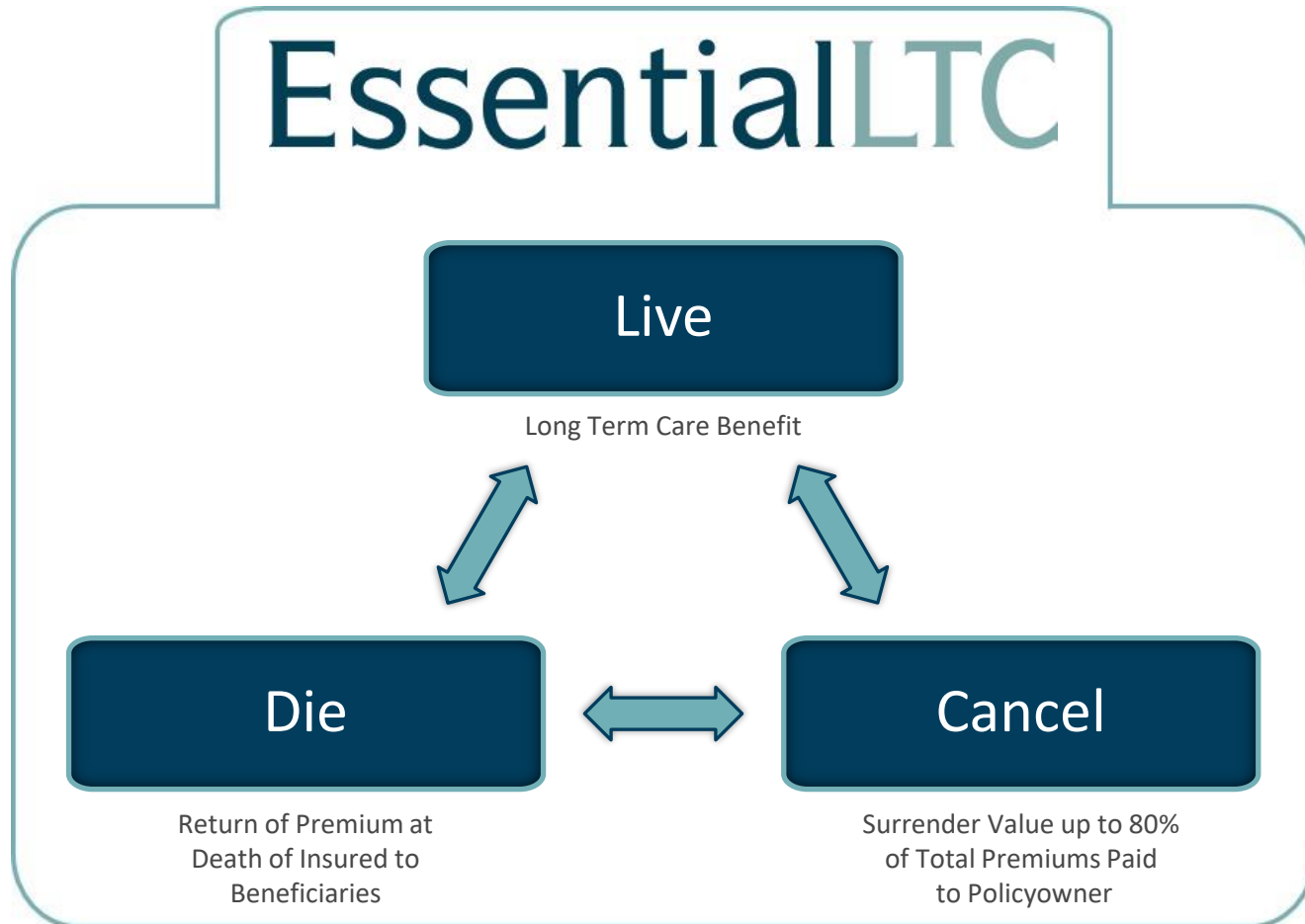
- ✓ **Joint Coverage**
- ✓ **Shared Benefit Amount**
- ✓ **Lifetime Benefit Period**
- ✓ **Single / 10-Year / Lifetime Premium**
- ✓ **Return of Premium / Surrender**

Sales Idea

- ✓ **Asset-Based LTCi Planning**



EssentialLTC



Return of Premium Riders

Limited Return of Premium Rider (LROP)

Premium



LTC Claim



Beneficiary



At death of the insured(s), total premiums paid reduced by claims will be paid to the beneficiary

Full Return of Premium Rider (FROP)

Premium



Regardless of LTC Claims

Beneficiary



At death of the insured(s), total premiums paid will be paid to the beneficiary

Return of Premium with Optional Policy Surrender Riders

Policy Surrender Value Schedule	
Policy Anniversary Date	Percent of Premiums Paid
First	20%
Second	40%
Third	60%
Fourth (and succeeding)	80%

Lump sum payment to the policyowner up to 80% of total premiums paid reduced by claims

Competitive Scenario

55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

Competitive Scenario

55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

	NGL EssentialLTC	Hybrid Competitor
Single Premium	\$150,502	\$150,000 <small>\$75,000 + \$75,000</small>

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Both scenarios: best available rate class and 3% compound inflation
“Hybrid Competitor” information sourced from competitive carrier’s illustration programs



Competitive Scenario

55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

	NGL EssentialLTC	Hybrid Competitor
Single Premium	\$150,502	\$150,000 <small>\$75,000 + \$75,000</small>
Benefit Period	5 Year	6 Year

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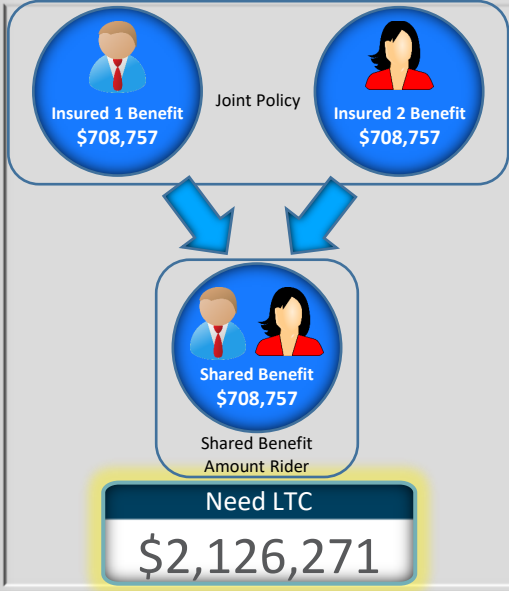
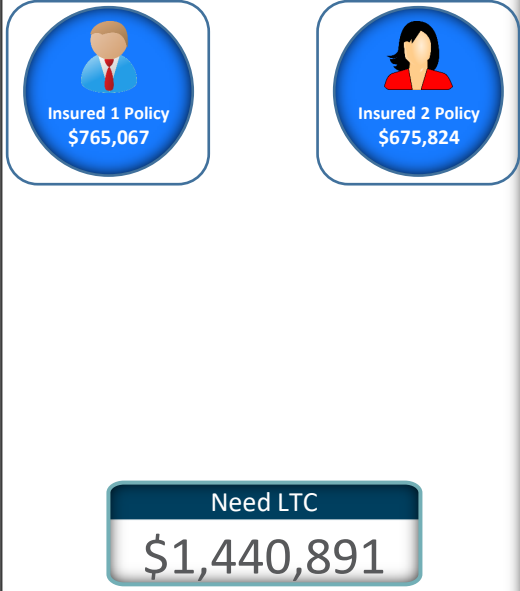
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“Hybrid Competitor” information sourced from competitive carrier’s illustration programs

EssentialLTC

Competitive Scenario

55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

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Year 30 Potential Policy Benefits		

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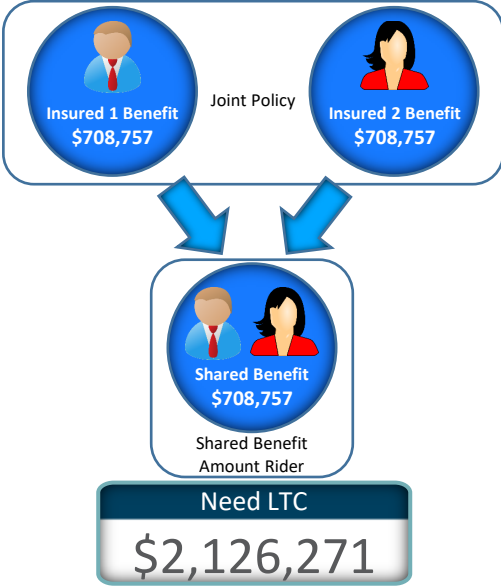
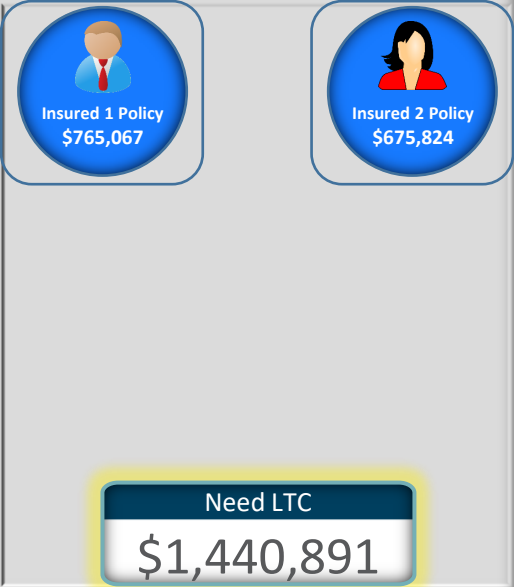
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Competitive Scenario

55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

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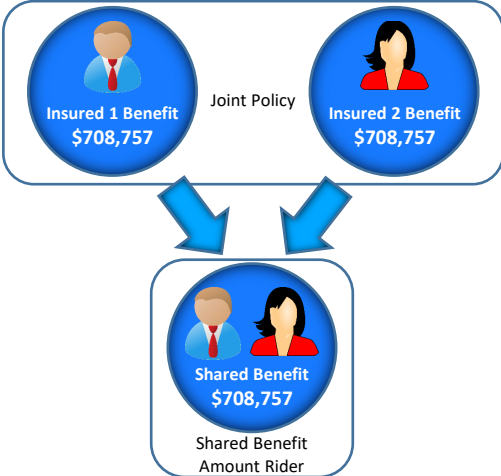
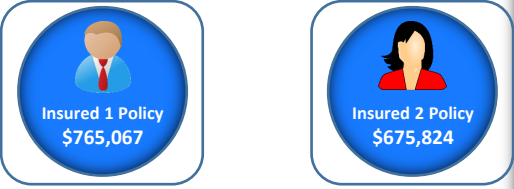
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Benefit Period	5 Year	6 Year
Year 30 Potential Policy Benefits		
	<div>Need LTC</div> <div>\$2,126,271</div>	<div>Need LTC</div> <div>\$1,440,891</div>
	<div>Not Need LTC</div> <div>\$150,502</div>	<div>Not Need LTC</div> <div>\$204,803</div>

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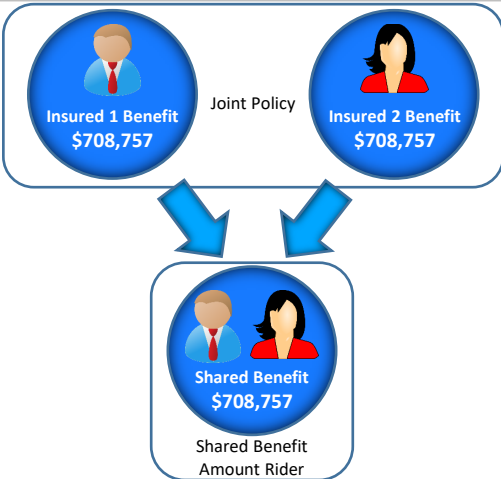

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EssentialLTC

Competitive Scenario

55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

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	<p>Need LTC</p> <p>\$2,126,271</p>	<p>Need LTC</p> <p>\$1,440,891</p>
	<p>Not Need LTC</p> <p>\$150,502</p>	<p>Not Need LTC</p> <p>\$204,803</p>
	<p>Cancel Policy</p> <p>\$120,402</p>	<p>Cancel Policy</p> <p>\$105,000</p>

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EssentialLTC

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55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

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Single Premium	\$150,502	\$150,000 <small>\$75,000 + \$75,000</small>
Benefit Period	5 Year	6 Year
Year 30 Potential Policy Benefits	<p>Insured 1 Benefit \$708,757 Joint Policy Insured 2 Benefit \$708,757</p> <p>Daily Benefit \$388 Shared Benefit \$708,757 Shared Benefit Amount Rider</p> <p>Need LTC \$2,126,271</p> <p>Not Need LTC \$150,502 Cancel Policy \$120,402</p>	<p>Insured 1 Policy \$765,067 Insured 2 Policy \$675,824</p> <p>Monthly Benefit \$9,856 Monthly Benefit \$8,707</p> <p>Need LTC \$1,440,891</p> <p>Not Need LTC \$204,803 Cancel Policy \$105,000</p>

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“Hybrid Competitor” information sourced from competitive carrier’s illustration programs



EssentialLTC

Competitive Scenario

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55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

	NGL EssentialLTC		Hybrid Competitor	
Single Premium			\$150,000	
Benefit Period			Lifetime	
Year 30 Potential Policy Benefits			<div><div> Insured 1</div><div>Joint Policy Lifetime Benefits</div><div> Insured 2</div></div>	
			<div>Monthly Benefit / 30 \$170 for 33 mos \$307 thereafter</div>	
			<div>Need LTC Unlimited</div>	
				<div>Not Need LTC \$170,039</div>

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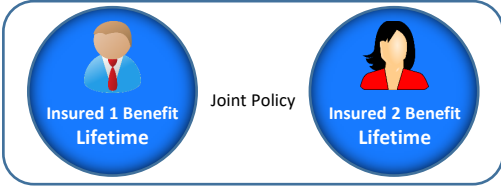
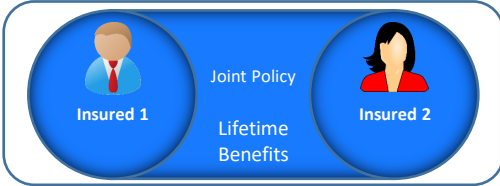
Both scenarios: best available rate class and 3% compound inflation

“Hybrid Competitor” information sourced from competitive carrier’s illustration programs

EssentialLTC

Competitive Scenario

55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

	NGL EssentialLTC	Hybrid Competitor
Single Premium	\$146,373	\$150,000
Benefit Period	Lifetime	Lifetime
Year 30 Potential Policy Benefits		
	<div>Daily Benefit</div> <div>\$461</div>	<div>Monthly Benefit / 30</div> <div>\$170 for 33 mos</div> <div>\$307 thereafter</div>
	<div>Need LTC</div> <div>Unlimited</div>	<div>Need LTC</div> <div>Unlimited</div>
	<div>Not Need LTC</div> <div>\$0</div>	<div>Not Need LTC</div> <div>\$170,039</div>
	<div>Cancel Policy</div> <div>\$0</div>	<div>Cancel Policy</div> <div>\$125,038</div>

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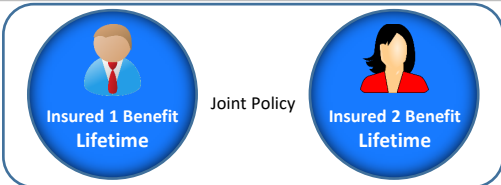
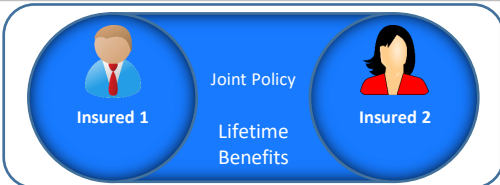
Both scenarios: best available rate class and 3% compound inflation

“Hybrid Competitor” information sourced from competitive carrier’s illustration programs

EssentialLTC

Competitive Scenario

55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

	NGL EssentialLTC	Hybrid Competitor
Single Premium	\$147,914	\$150,000
Benefit Period	Lifetime	Lifetime
Year 30 Potential Policy Benefits		
	<div>Daily Benefit</div> <div>\$291</div>	<div>Monthly Benefit / 30</div> <div>\$170 for 33 mos</div> <div>\$307 thereafter</div>
	<div>Need LTC</div> <div>Unlimited</div>	<div>Need LTC</div> <div>Unlimited</div>
	<div>Not Need LTC</div> <div>\$147,914</div>	<div>Not Need LTC</div> <div>\$170,039</div>
	<div>Cancel Policy</div> <div>\$0</div>	<div>Cancel Policy</div> <div>\$125,038</div>

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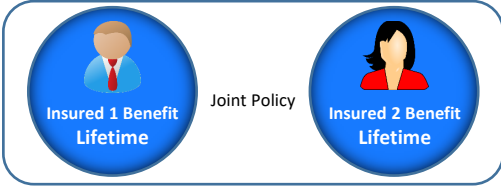
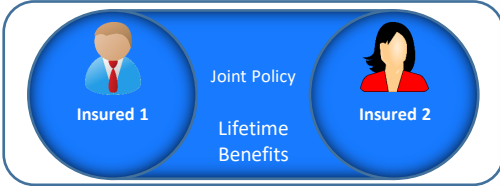
Both scenarios: best available rate class and 3% compound inflation

“Hybrid Competitor” information sourced from competitive carrier’s illustration programs

EssentialLTC

Competitive Scenario

55 Year Old Couple • ≈\$150,000 Available • Claim in 30 Years

	NGL EssentialLTC	Hybrid Competitor
Single Premium	\$149,146	\$150,000
Benefit Period	Lifetime	Lifetime
Year 30 Potential Policy Benefits		
	<div>Daily Benefit</div> <div>\$267</div>	<div>Monthly Benefit / 30</div> <div>\$170 for 33 mos</div> <div>\$307 thereafter</div>
	<div>Need LTC</div> <div>Unlimited</div>	<div>Need LTC</div> <div>Unlimited</div>
	<div>Not Need LTC</div> <div>\$149,146</div>	<div>Not Need LTC</div> <div>\$170,039</div>
	<div>Cancel Policy</div> <div>\$119,317</div>	<div>Cancel Policy</div> <div>\$125,038</div>

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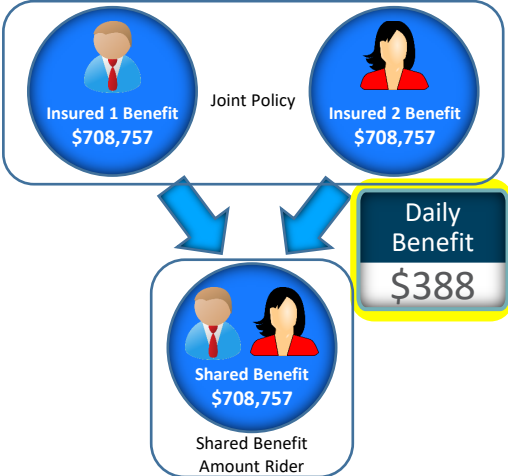
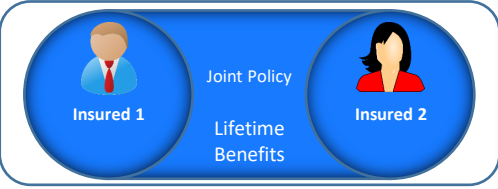
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	<p>Need LTC</p> <p>\$2,126,271</p>	<p>Monthly Benefit / 30</p> <p>\$170 for 33 mos</p> <p>\$307 thereafter</p>
	<p>Not Need LTC</p> <p>\$150,502</p>	<p>Need LTC</p> <p>Unlimited</p>
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“Hybrid Competitor” information sourced from competitive carrier’s illustration programs

EssentialLTC

NGL EssentialLTC Features

- ✓ **Joint Coverage**
- ✓ **Shared Benefit Amount**
- ✓ **Lifetime Benefit Period**
- ✓ **Single / 10-Year / Lifetime Premium**
- ✓ **Return of Premium / Surrender**

Sales Ideas

- ✓ **Asset-Based LTCi Planning**
- ✓ **Business Owner / Worksite**
 - ❖ **TQ LTCi – Tax Deductions**

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EssentialLTC

Employer Group Rate Class (unisex premium rates)



EMPLOYER GROUP RATE CLASS

- ✓ Issue ages 40-79 (age nearest) including joint applicants
- ✓ One rate class – unisex pricing 
 - Same premium rate for same age Male, Female, and Joint
 - Very competitive for couples
- ✓ Streamlined group approval process
- ✓ Available to almost any business with 5+ employees
- ✓ Low minimum participation 2 to 5 issued employees
 - varies by state
- ✓ Full compensation / commission

Marketing Support - Tax Summary For Agents/Advisors



2020 LTCi TAX SUMMARY

The tax treatment of Tax-Qualified Long Term Care insurance (TQ LTCi) premiums and benefits can be an important part of the decision to purchase Long Term Care insurance.




Below is a summary of the income tax treatment of TQ LTCi policies for 2020.

This is offered for education and information only. It is not intended to constitute tax or legal advice. For information on a specific situation, always consult with an attorney or tax advisor for the tax implications of TQ LTCi policies.

TQ LTCi is a guaranteed renewable insurance contract that provides benefits for long term care expenses, does not pay or reimburse for expenses that would be covered by Medicare, does not provide a cash surrender value that can be borrowed, assigned, or pledged, and must meet certain specified consumer protection requirements. For income tax purposes, TQ LTCi is generally treated as accident and health insurance.^{19, 20, 24}

EssentialLTC

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Individual Taxpayer






Individual Who Does Not Itemize Deductions

- Premium is not deductible

Individual Who Itemizes Deductions (Schedule A)


- Premium is deductible as a medical expense, if medical expenses (including Eligible Long Term Care Premiums) exceed 7.5% of adjusted gross income (AGI).¹¹
- Limited to the lesser of the actual premium paid or Eligible Long Term Care Premiums in **Table 1**.¹⁵

Eligible Long Term Care Premiums^{15, 16}

TABLE 1	Attained age before the close of the taxable year 2020:	The limitation is:
	Age 40 or less	\$430
	Age 41-50	\$810
	Age 51-60	\$1,630
	Age 61-70	\$4,350
	Age 71 and older	\$5,430

C-Corporation Owners & Employees


(including Limited Liability Company (LLC) and Professional Corporation (PC) taxed as a C-Corporation)



Employer-provided LTCi is treated as an accident and health plan²⁵

- Employer-paid premiums deductible by employer subject to reasonable compensation rules²¹
- Not limited to Eligible Long Term Care Premiums in **Table 1**.^{15, 21}
- Employer-paid premium is not included in employee's income.²¹
- Employer may also pay premium for spouses, retirees, and eligible tax dependents.^{22, 28}

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Self-Employed Taxpayer

Sole Proprietor, Partner in a Partnership (or LLC taxed as Partnership), 2% plus Shareholder of S-Corp (or LLC or PC taxed as S-Corp)

Tax Treatment of Premium for Self-Employed Taxpayer


- Is eligible for the Self-Employed Health Insurance Deduction,⁷ which is taken on the appropriate schedule on IRS Form 1040
 - Deduction is limited to the lesser of actual premium paid or Eligible Long Term Care Premiums in **Table 1**.¹⁵

IRS Publication 535
Details on the Self-Employed Health Insurance Deduction (pages 20-24)
www.irs.gov/pub/irs-pub535.pdf

Tax Treatment if S-Corp, LLC, or Partnership Pays Premium

- Employer-paid premium for owners & their spouses deductible by employer.¹⁴
- Deducted premium is included in gross income of owners, partners, their spouses, and eligible tax dependents.¹⁴
- Employer-paid premium for non-owner employees, their spouses, and retirees follow the same rules as a C-Corporation

Tax Treatment of LTCi Benefits



Benefits Paid for Qualified Long Term Care Expenses

- TQ LTCi reimbursement benefits for qualified long term care expenses are not included as income.²⁶
- LTCi benefits paid on a reimbursement basis are payments based on actual charges of eligible long term care expenses incurred, up to the daily or monthly benefit maximum selected under the TQ LTCi policy.

Refund of Premium Benefits

- Available only upon total surrender or death of insured (second to die if joint policy).²⁴
- May not be borrowed, assigned, or pledged.²⁴
- Included in gross income to the extent that any deduction or exclusion was allowed with respect to the premiums paid.²⁴

⁷ In NJ second insured referred to as "Additional Insured" - no references should be made to "joint" coverage.

NLTC-0331 Tax Summary 03/20 NGL www.ngl-essentialltc.com | 888.505.2332

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EssentialLTC

NGL EssentialLTC Features

- ✓ Joint Coverage
- ✓ Shared Benefit Amount
- ✓ Lifetime Benefit Period
- ✓ Single / 10-Year / Lifetime Premium
- ✓ Return of Premium / Surrender

Sales Ideas

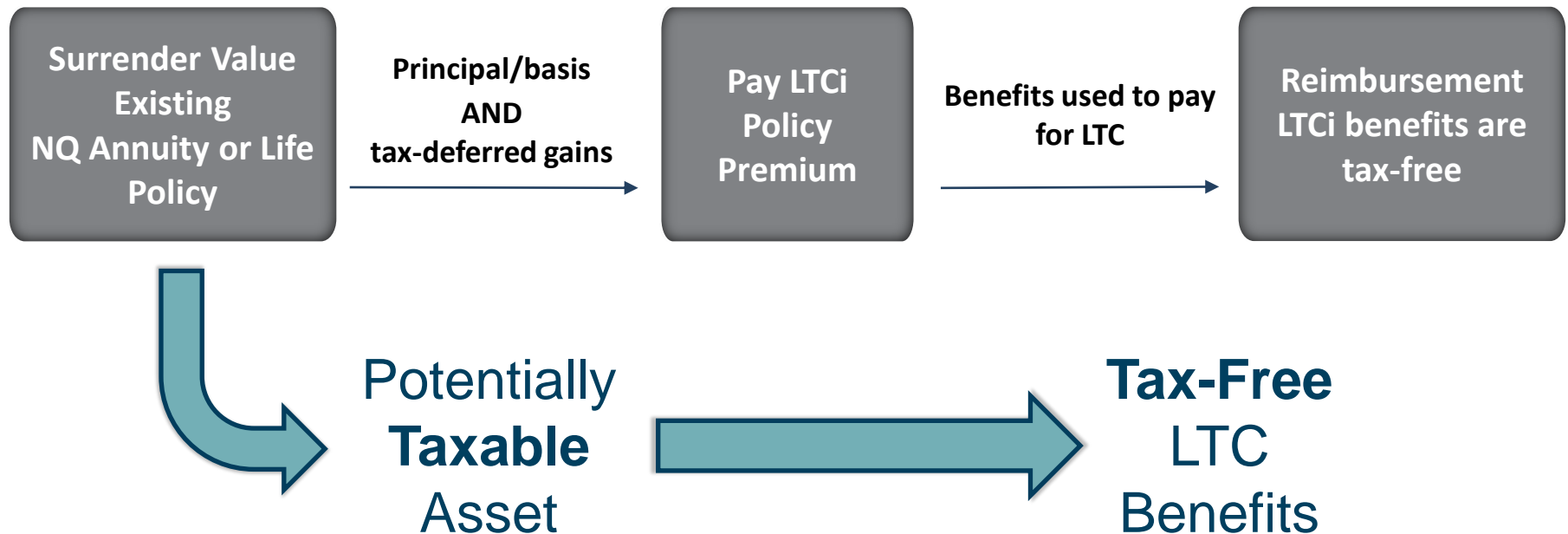
- ✓ Asset-Based LTCi Planning
- ✓ Business Owner / Worksite
- ✓ **1035 Exchange**

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The information contained herein is not intended to provide legal or tax advice. Nothing contained herein represents a guarantee that amounts paid for or received through Long Term Care insurance are excludable from gross income for tax purposes. Consult with your attorney, accountant, or tax advisor regarding the tax implications of purchasing Long Term Care insurance.

EssentialLTC

1035 Exchanges Pension Protection Act (PPA)



1035 Exchanges Pension Protection Act (PPA)



Annuity/Life policy must be non-qualified

Amounts must be assigned directly from a Annuity/Life policy to a LTCi policy (same owners, same insureds)

Single premium exchange guarantees no LTCi rate increase

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EssentialLTC



At the beginning of the 1035 presentation
Tell your client / prospect
You can help them in one of two ways...

1) Transfer the LTC risk – “Traditional”

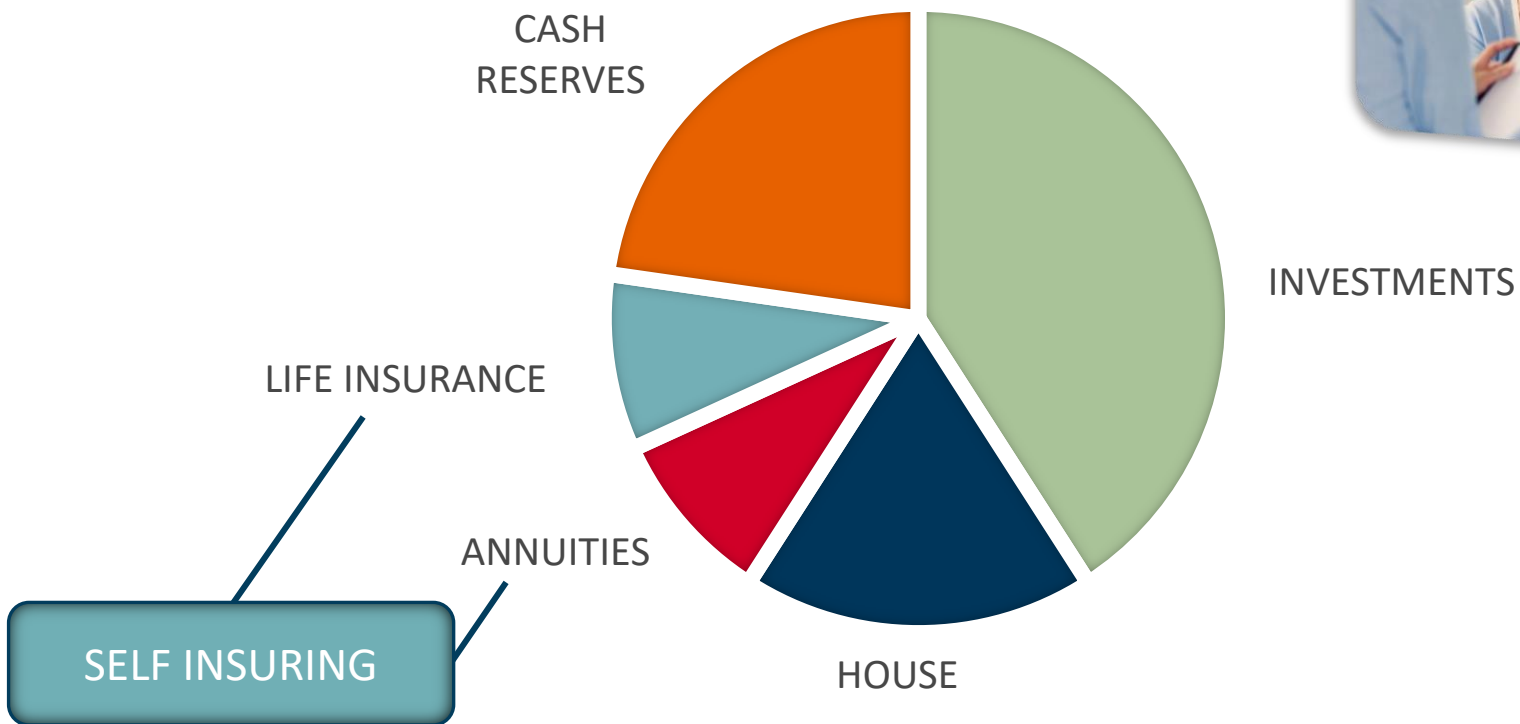
Using available income or assets

2) Self-Insure the LTC risk – “Hybrid”

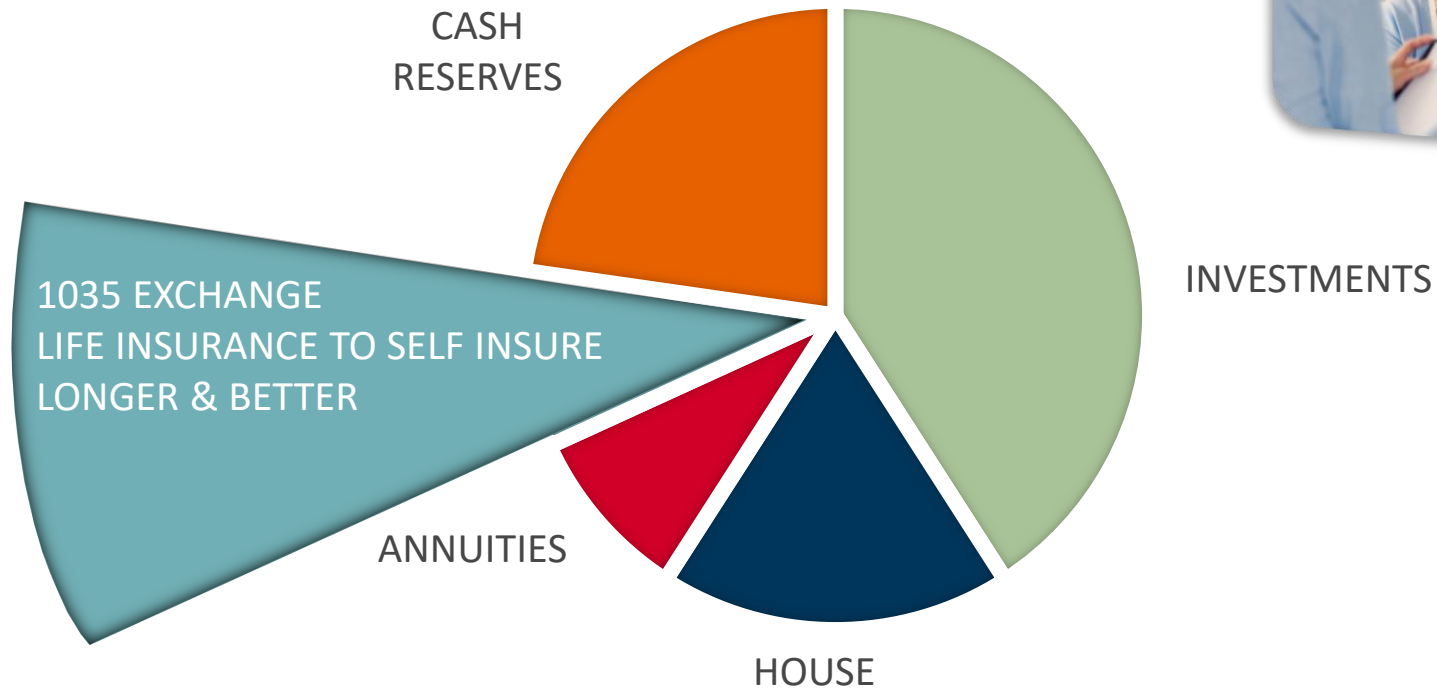
Longer and better than you are doing now

Would you mind if I showed you BOTH?!?

Susan & John's Advisor Says to Self-Insure



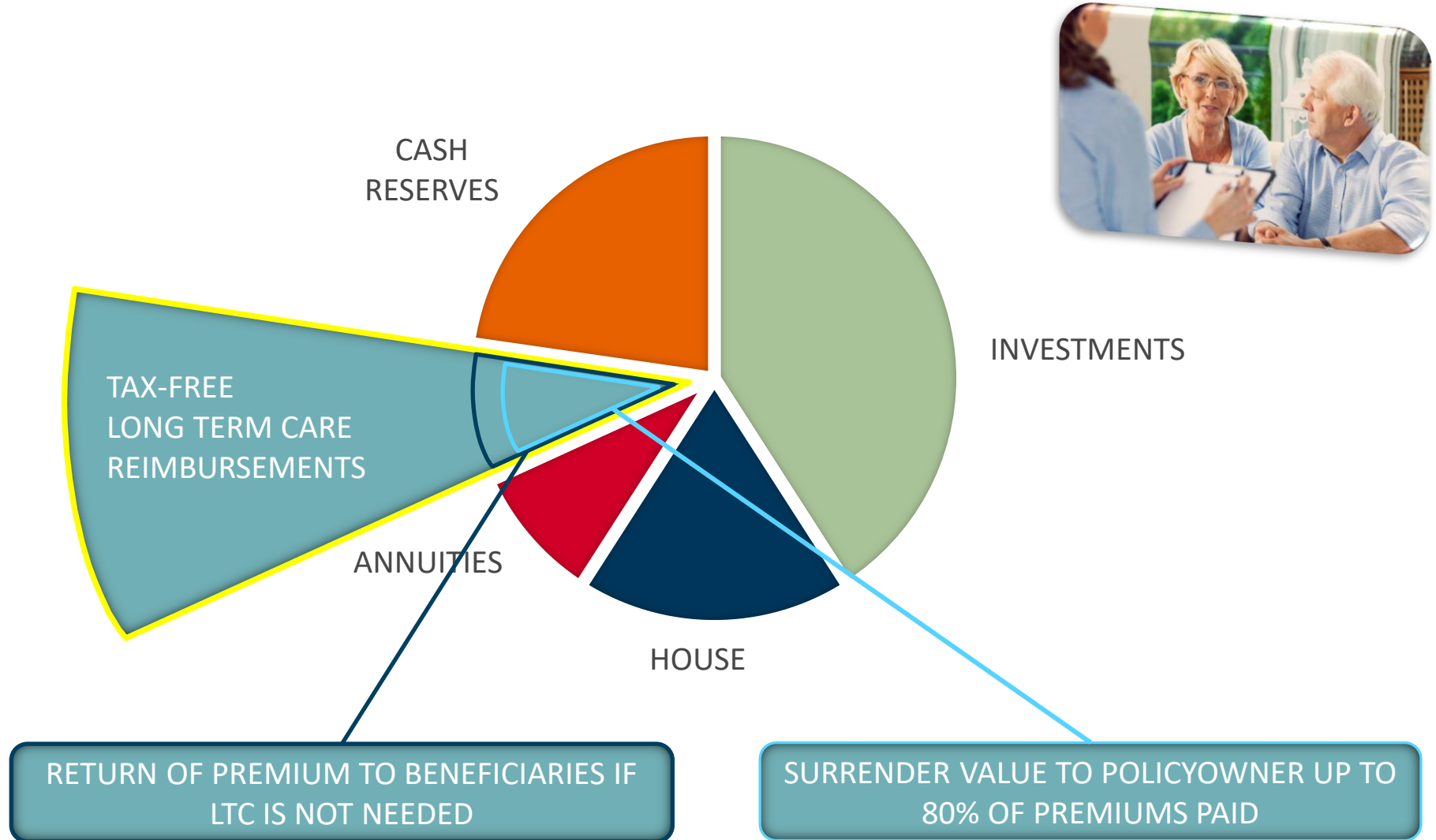
A Better Way to Self-Insure



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EssentialLTC

1035 Exchange into EssentialLTC

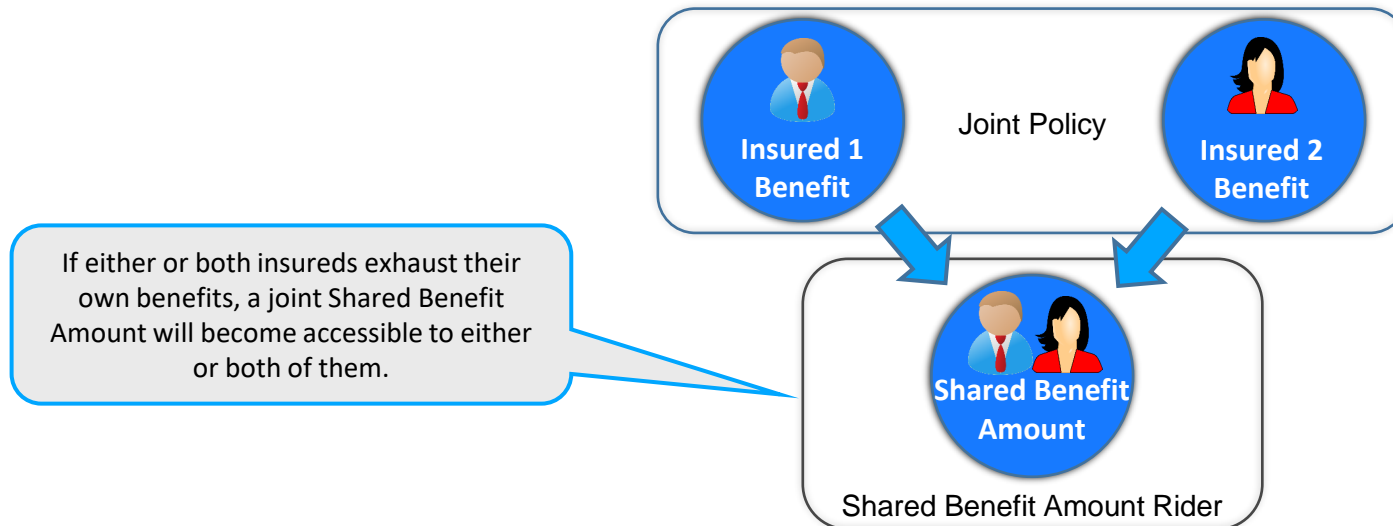


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1035 Exchange LTCi Planning

Live / Die / Cancel

- ✓ **Lifetime Benefits**
- ✓ **2/3/4/5/6 Year Benefit Periods**
- ✓ **Shared Benefit Amount (3rd Pool)**



1035 Exchange LTCi Planning

Live / **Die** / Cancel

- ✓ Lifetime Benefits
- ✓ 2/3/4/5/6 Benefit Periods
 - ✓ Shared Benefit Amount (3rd Pool)
- ✓ **Return of Premium**

**Limited
Return of Premium Rider
(LROP)**



**Full
Return of Premium Rider
(FROP)**



1035 Exchange LTCi Planning

Live / Die / Cancel

- ✓ Lifetime Benefits
- ✓ 2/3/4/5/6 Benefit Periods
 - ✓ Shared Benefit Amount (3rd Pool)
- ✓ **Return of Premium / Surrender**

Policy Surrender Value Schedule	
Policy Anniversary Date	Percent of Premiums Paid
First	20%
Second	40%
Third	60%
Fourth (and succeeding)	80%

EssentialLTC

Traditional LTCi can be what you want it to be

- ✓ **Joint / Shared Benefit (3rd Benefit Pool)**
- ✓ **2, 3, 4, 5, or 6 Year Benefit Periods**
- ✓ **Lifetime Benefit Period**
- ✓ **Single / 10-Year / Lifetime Premium**
- ✓ **Return of Premium / Surrender**

- ✓ **Sales Ideas**
 - **Asset Based LTCi Planning**
 - **Worksite / Executive Carve Out**
 - **1035 Exchanges**

Consumer

✦ **Price** ✦

Agent

✦ **Value** ✦

LTC Specialist

✦ **Flexibility** ✦



the _____ Presents _____
Dog Days
of
Summer

Production Contest



**Starting July 6 earn a \$100 Amazon gift card for each qualified application submitted.
First time producers earn double for their first application!**

Promotion details

1. Each qualified application submitted between 07/06/2020 and 08/31/2020 will earn the writing producer a \$100 Amazon gift card.
2. Producers who write their first ever National Guardian Life Insurance Company (NGL) EssentialLTC application will earn two \$100 Amazon gift cards for that application. Each subsequent qualified application submitted will earn a \$100 Amazon gift card.
3. Applications must be received at the LTC Administrative Office by mail, E-APP, or eUpload within the 07/06/2020 - 08/31/2020 time period.

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EssentialLTC

EssentialLTC

Traditional LTCi can be what you want it to be

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Consumer

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Agent

✦ **Value** ✦

LTC Specialist

✦ **Flexibility** ✦

<https://calc1.nglic.com/calc-ngl-ltc/>



Joint Policy | AL | Joint Issue Age 62 | Both Preferred Plus Change

BASE PLAN OPTIONS

Solve For:

Daily Benefit

Premium

Daily Benefit Amount:

150

Benefit Period:

3 Years

Inflation Protection:

3% Compound

Shared Benefit Amount:

Yes

No

Elimination Period:

90 Days

ROP AT DEATH / OPTIONAL SURRENDER

Return of Premium:

None

PREMIUM OPTIONS

Premium Duration:

Lifetime Premium

Premium Mode:

Annual

OTHER OPTIONS

Waiver of Premium Rider:

Yes

No

First Day HCCS Benefit:

Yes

No

Coverage Type:

Comprehensive

Facility Care Only

Shortened Benefit Period Nonforfeiture:

Yes

No

Calculate Your Premiums

Primary Insured
Benefit Amount:
\$164,250

Secondary Insured
Benefit Amount:
\$164,250

Shared Benefit Amount:
\$164,250

Premium Amount:
\$3,521 Annual Lifetime Premium

AT POLICY ISSUE

Premium Paid

\$3,521

LTC Benefits

\$492,750

Benefits at policy issue payable up to \$150 per day.

AT AGE 85*

Premium Paid

\$80,988

LTC Benefits

\$972,492


Benefits at age 85 payable up to \$296 per day.

Generate Report

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agents

Learn more about the benefits of selling EssentialLTC

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[Contact Us](#)

or contact us by phone at (888) 505-2332



consumers

Learn more about EssentialLTC long term care benefits

please select your resident state 

[Consumer Benefits](#)

or contact us by phone at (888) 505-2332