

Additional Details Comparison Worksheet

| | Genworth Life Insurance Company My Choice Form #7053 Group | New York Life Select Premier ILTC-5000 Individual | Massachusetts Mutual Signature Care 500 MM-500- P Individual |
|------------------------------------|---|---|---|
| Product Information Current as of: | 8/1/2013 | 8/1/2013 | 8/1/2013 |
| Inforce Premium | \$2.39 Billion LIMRA 2012 Individual LTC Sales | \$222.6 Million LIMRA 2012 Individual LTC Sales | \$204 Million LIMRA 2012 Individual LTC Sales |
| Plan Description | Tax qualified Reimbursement | Tax Qualified Reimbursement | Tax Qualified Reimbursement, Indemnity with Rider |
| Issue Ages | 18-79 | 18-85 | 18-79 |
| Couples Discount | 40%/25%/0% | 15%/15%/15% | 35%/5%/5% |
| Preferred Health Discount | 20% (10% if insured also qualifies for Couples Discount) | Preferred 10% Standard Special risk 3 & 4; available on 2 & 3 year policies only | Ultra Preferred -25% Preferred Standard +25% |
| Other Discounts | Not Available | Endorsed Group discount negotiated case by case | 5% Small business discount Minimum 4 lives submitted |
| Limited Pay Options | 10 Pay & Pay to 65 | Not Available | Not Available |
| Daily/Monthly Maximum | Monthly Benefit of \$1,500 - \$12,000 in \$100 increments | Daily Benefit of \$50 - \$400 | Daily Benefit of \$50 - \$400 |
| Policy Maximums | 2, 3, 4, 5, 6, 8, 10 years or Unlimited | 2, 3, 4, 5, 7, 10 years | 2, 3, 4, 5, 6, and 8 years |
| Elimination Period | 30 or 90 Service or Calendar days available | 20, 90 180 , 365 Service Days | 30, 60, 90 180 Service Days |

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| Waiver of EP for Home Care | Included in base plan | Not Available | Optional Endorsement Available |
| Inflation Protection | 5% Compound; 3% Compound; 5% Equal; 5% Age Adjusting; Future Purchase Option | 5% Compound; Automatic level funded CPI-U, guarantees minimum benefit increase of 1% regardless of CPI-U index; Automatic level funded CPI-U + 1%; Automatic level funded CPI-U + 2%; CPI-U; CPI-U + 1%; CPI-U + 2\$; 1% - 6% Simple | 5% Compound; 3% Compound; 5% Simple; No Inflation |
| Compound inflation reduced by claims paid? | No | No | Yes |
| Nursing Facility | Pays expenses up to 100% of the monthly maximum | Pays expenses up to 100% of monthly or daily maximum in a facility | Pays expenses up to 100% of daily maximum (monthly available with rider) |
| Home and Community Care | Pays expenses up to 100% of the monthly maximum | Pays expenses up to 0%, 50%, 60%, 70%, 80%, 90% or 100% of the daily maximum | Pays expenses up to 100% of daily maximum (monthly available with rider) |
| Assisted Living Facility | Pays expenses up to 100% of the monthly maximum | Pays expenses up to 100% of daily or monthly maximum in a facility (NH or Alzheimer's) | Pays expenses up to 100% of daily maximum |

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| Shared Option Available? | <p>Yes. Available with optional rider.</p> <p>Certificates must have identical benefits.</p> <p>Rider provides access to spouse's/partner's certificate benefits to access benefits when needed when he or she exhausts his/her own benefits. In addition, when one person qualifies for Waiver of Premium, premium for both persons will be waived. Also, 50% of original benefit is guaranteed for surviving spouse/partner. Upon death of one person, the survivor's available coverage maximum will be the total coverage maximum available to both persons at time of death, considering all claim payments. The survivor will not have to pay for the rider to retain the benefit.</p> | <p>Yes, Available with optional rider.</p> <p>Shared Additional Benefit Pool Rider creates a third lifetime benefit amount for couples to use if one or both should deplete their benefits. Rider includes:</p> <ol style="list-style-type: none"> 1. Spousal waiver of premium; 2. Spousal Waiting Period Benefit (any day spouse is eligible for benefits will count toward insured's elimination period and any day insured and spouse are both eligible for benefits will count as two days toward elimination period.; 3. Survivorship Benefit <p>Identical benefits required Upon death of one spouse, the survivor must continue to pay for the rider to retain the benefit</p> | <p>Yes. Available with optional rider. Rider offers a third pool of money equal to the maximum benefit amount. If a covered partner dies, the shared total benefit amount will remain available.</p> <p>Shared pool not available with lifetime benefit.</p> <p>Dual waiver of premium is available under a separate rider.</p> <p>Upon death of one spouse, the survivor must continue to pay for the rider to retain the benefit.</p> |

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| Hospice Care | Up to 100% of the monthly maximum for care received in a covered facility or while insured is living at home | Up to 100% of the HC daily or monthly maximum | Up to 100% of the daily maximum |
| Home Assistance Benefit | Up to 3x monthly maximum (lifetime limit) Includes Equipment, Medical Response Systems and Caregiver Training | Pays up to 5X of the facility daily maximum for Caregiver Training; Pays up to \$4,000 (lifetime maximum) for equipment | Equipment may be considered under the Alternate Plan of Care; Caregiver training is covered up to 5 x the daily maximum (lifetime maximum) |
| Agency Required? | No | No | No |

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| Unlicensed/Uncertified Care Providers | Yes, care providers do not have to be licensed, certified or affiliated with a home care agency | Full Home and Community Care maximum daily benefit is payable to an unlicensed provider if licensure is not required by the jurisdiction where the care or services are performed when the following conditions are met. <ol style="list-style-type: none"> 1. Caregiver is acting within the scope of his/her training and experience in providing such services and 2. has for at least 1 year been customarily engaged in the business of providing such services for a daily or hourly charge. Informal Care Benefit paid to family or friends who do not reside with the insured: paid on an indemnity basis of 50% of the HC daily maximum for a lifetime maximum of 365 days | No. All caregivers must be certified and/or licensed |

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| Homemaker Services Incidental? | No, Homemaker services do not have to be received in conjunction with personal care services. | No, but Homemaker services are payable only for one day per calendar week and only if covered care for Adult Day Care or HC was provided at least two days during the same calendar week | No, Homemaker services do not have to be received in conjunction with personal care services. |
| Care Coordination | Optional. Unlimited company sponsored care coordination services; does not reduce lifetime benefit amount | Unlimited company sponsored care coordination services; does not reduce the lifetime benefit amount. Benefits enhanced when following care coordinators Plan of Care; HC EP reduced to 20 days, monthly max applies to HC, benefits paid for informal care if included in Plan of Care | Unlimited care coordination services; does not reduce lifetime benefit amount |
| Caregiver Support Services | Provides information and care resources to certificate holders and non-insured immediate family members | Not Available | Not Available |
| Wellness Program | In collaboration with Mayo Clinic, provides resources dedicated to help improve overall health and wellness to certificate holders and their spouses/partners | Not Available | Not Available |

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| Waiver of Premium | Begins with receiving benefits | Begins with receiving benefits | Begins with receiving benefits after satisfying EP |
| Respite Care | Up to 30 days per calendar year | Up to 21 days per year | Up to 30 days per year |
| Bed Reservation | Up to 60 days per calendar year for any reason | Up to 30 days per year for any reason | Up to 60 days per year for any reason |
| Alternate Plan of Care | Yes | Yes. Shared Additional Benefit Pool Rider creates a third lifetime benefit amount for couples to use if one or both should deplete their benefits | Yes |
| International Coverage | Up to 50% of the monthly maximum for confinement in an Out- of-Country Nursing Facility and 25% of the monthly maximum (for no more than 365 days) for Home Care Four year time limit from the date of the first covered expense | Lifetime maximum of 100X the facility daily maximum | Up to 30 days per year |
| Cash Benefit Options | Not Available | Not Available | Optional Indemnity Benefit Rider |

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| Other Features and Options | <p>Built in 10 Year Survivorship with claims restrictions</p> <p>Optional Enhanced 7 Year Survivorship Benefit Rider</p> <p>Shared Coverage Rider: Provides access to spouse's/partner's certificate to access benefits if needed. Provides Waiver of Premium for both if one qualifies. Guarantees 50% of benefit to surviving spouses/partners</p> <p>10 year Return of Premium Rider</p> <p>Graded Return of Premium Rider</p> <p>Restoration Benefit</p> <p>Nonforfeiture Benefit</p> | <p>Couples Additional Benefit Rider: Provides Third benefit pool, survivorship, dual waiver of premium benefits as well as a spousal waiting period benefit</p> <p>Return of Premium Rider: If no benefits have ever been paid, returns premium upon death if coverage was continually inforce until the later of 1) the policy anniversary following the insured's 100th birthday; or 2) insured's 25th policy anniversary</p> <p>Nonforfeiture Rider</p> | <p>Indemnity Rider: Pays daily maximum regardless of expenses incurred</p> <p>HCSB Waiver of Elimination Rider: Permits days used for HCSB to apply towards elimination period for other benefits under the policy</p> <p>HCSB Monthly Benefit Rider: Changes HCSB from daily to monthly</p> <p>Enhanced Elimination Rider: 1 day of service per week = 7 days</p> <p>Shared Care Rider: Limited to 2 year and 3 year benefit period only</p> <p>Covered Partner Waiver of Premium Rider</p> <p>Survivorship Rider: 10 years; claims restriction</p> <p>Restoration of Benefit Rider</p> <p>Nonforfeiture Benefit</p> |

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