



over  
**100**  
years in business

over  
**\$3.8 billion**  
of assets

**A-**

A.M. Best Rating for over  
20 consecutive years

## National Guardian Life Insurance Company (NGL)

NGL is a mutual company specializing in individual and group insurance products in the health insurance marketplace. Recognizing a need in the long term care insurance (LTCi) market for a forward-thinking, innovative and stable long term care product, NGL began working with LifeCare Assurance Company, an expert in the LTCi industry for almost 30 years, to bring you EssentialLTC.

As a new carrier to the long term care market, NGL does not have the LTCi legacy issues that have negatively impacted the industry. By partnering with LifeCare Assurance, NGL has the advantage of leveraging industry experience to offer the next generation of LTCi products - making NGL the go-to choice for long term care insurance.

[ngl-essentialltc.com](http://ngl-essentialltc.com) | 888.505.2332

# Financial Strength

 **220,000**  
Administered policyholders  
since inception

**LifeCare**

nearly  
**30yrs**  
in long term care insurance

over  
**\$5 billion**  
total administered premiums  
since inception

## LifeCare Assurance Company

LifeCare Assurance is an industry-leading expert that specializes exclusively in LTCi products. Since its inception, LifeCare Assurance has developed, administered and reinsured LTCi products for Fortune 500 companies interested in adding a new revenue stream to their product portfolios.

Earning a national reputation for being conservative in its underwriting practices, LifeCare Assurance has established an excellent track record in its prompt and efficient handling of claims. With ten administrative divisions, over 230 home office employees and decades of industry experience, LifeCare Assurance has the resources and the knowledge to develop cutting-edge LTCi solutions.

[lifecareassurance.com](http://lifecareassurance.com) | 800.366.5463

# EssentialLTC

“Leading the Way”

## What Makes EssentialLTC Distinct

NGL and LifeCare Assurance designed EssentialLTC as an innovative new LTCi solution in a marketplace that needed new options. The goal was to build a consumer-oriented product at the most competitive price balanced with a proven conservative underwriting approach. EssentialLTC was designed to appeal to a wide range of customers with ground-breaking new features rarely seen on traditional LTCi products including Lifetime Benefits, Single Pay, 10 Pay, Joint Policy and the “Reverse Combo”. This rich design naturally leads to opportunities for small group Executive Carve Outs and 1035 Exchanges. EssentialLTC utilizes a thorough and transparent underwriting style which results in:

- Richer benefits and competitive rates
- Quicker underwriting turnaround
- Predictable underwriting decisions
- Greater chance of premium stability

Based on the NGL and LifeCare Assurance’s philosophy of protecting the risk pool, you can confidently present this product to your clients knowing that you are providing a stable financial solution.

### EssentialLTC - Leading the Way as the Next Generation of LTCi Protection

#### Past LTCi Objections

#### EssentialLTC Solutions

#### Product Distinctions

“It is Expensive”

Value Across Many Designs  
Premium Leverage

Richer benefits at competitive prices  
Exceptional premium leverage for LTCi needs  
Lifetime Benefits available

“Rates are Unpredictable”

Conservative Pricing  
Pay Premiums in Advance

Rate Increase less likely for Lifetime Pay  
Single Pay, 10 Pay, ROP, CSV

“Use it or Lose it”

Reverse Combo

Limited or Full Return of Premium  
Up to 80% Cash Surrender Value

“It is Difficult to Sell”

Tax Advantages of LTC

Executive Carve Out for Business Owners  
1035 Exchanges from NQ Annuities or NQ Life