



Approved ND Long-term care plans

Updated July 29, 2009

Plans listed as "Tax Qualified" with an asterisk (*) qualify for the Long Term Care Partnership program. (Individual LTC policies only)

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
Ability Ins Company - 402-391-6900		Expense	"2, 3, 5, 10, life"	40-84	"0, 20, 90, 180"	90	ML-LT691
Ability Ins Company - 402-391-6900		Expense	"2-5, life"	18-89	"0, 90"	90	ML-LT698(ND)
Ability Ins Company - 402-391-6900		Indemnity	"2-5, life"	18-89	"0, 30, 90"	0	MP-LT201(ND)
Ability Ins Company - 402-391-6900		Expense	"2, 3, 5, 10, life"	18-84	"0, 20, 90"	90	ML-LT695(ND)
Ability Ins Company - 402-391-6900		Indemnity	"2, 3"	18-84	0 or 100	N/A	ML4336
Ability Ins Company - 402-391-6900	Yes	Expense	"2, 3, 5, 10, life"	18-84	"0, 20, 90"	90	ML-LT696(ND)
Ability Ins Company - 402-391-6900		Expense	4	40-69	"0, 20, 90"	60	ML4458
Ability Ins Company - 402-391-6900		Expense	4	40-69	"0, 20, 90"	60	ML445
Ability Ins Company - 402-391-6900		Indemnity	"2-5, life"	18-89	"0, 30, 90"	0	MP-LT201TQ(ND)
Ability Ins Company - 402-391-6900	Yes	Expense	"2-5, life"	18-89	"0, 90"	90	ML-LT698TQ(ND)
Ability Ins Company - 402-391-6900		Expense	3	18-84	"0, 20, 100"	60	ML3358
Ability Ins Company - 402-391-6900		Expense	4	40-69	"0, 20, 90"	60	ML4459
Ability Ins Company - 402-391-6900		Expense	"1, 2"	50-79	20	--	ML-NH300A
Ability Ins Company - 402-391-6900		Expense	"3, 5, 10, life"	40-79	"0, 20, 90"	90	ML-LT690(ND)
AF and L Insurance Co - 215-918-0515		Indemnity	various	18-99	"0, 20, 100, 180"	90	LTC-7(ND)
AF and L Insurance Co - 215-918-0515		Indemnity	1-5, life	18-99	"0, 20, 100"	90	LTC-4(ND)
AF and L Insurance Co - 215-918-0515		Indemnity	1-5, life	18-99	"0, 20, 100"	90	LTC-93

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AF and L Insurance Co - 215-918-0515	Yes	Expense	1-5, life	18-99	"0, 20, 100"	90	QLTC-97
AF and L Insurance Co - 215-918-0515		Expense	1-5, life	18-99	various	90	LTC-9ND
AF and L Insurance Co - 215-918-0515		Expense	1-5, life	18-99	"0, 20, 60, 100, 180, 365"	90	LTC-8
AF and L Insurance Co - 215-918-0515	Yes	Expense	1-5, life	18-99	"0, 20, 60, 100, 180, 365"	90	LTC-8 (TO)
AFLAC (Am Family Life Assur Co of Columbus, GA) - 706-323-3431	Yes	Indemnity	2, 3, 5, life	18-65	0	60	A-27000-ND
AFLAC (Am Family Life Assur Co of Columbus, GA)- 706-323-3431	Yes	Indemnity	2, 3, 5, life	18-84	"0, 20, 100"	60	A-25200-ND
AFLAC (Am Family Life Assur Co of Columbus, GA)- 706-323-3431		Indemnity	2, 3, 5, life	18-84	"0, 20, 100"	60	A-25300-ND
AFLAC (Am Family Life Assur Co of Columbus, GA)- 706-323-3431		Indemnity	2, 3, 4, 5	55-84	20 or 100	90	A-2000-26
AFLAC (Am Family Life Assur Co of Columbus, GA)- 706-323-3431		Expense	3, 4, life	18-84	"0, 20, 100"	90	A-22000-21
AFLAC (Am Family Life Assur Co of Columbus, GA)- 706-323-3431		Indemnity	2, 3, 5, life	50-79	"0, 20, 100"	60	A-25000-21
AIG Life - 713-522-1111		Expense	2-5, life	18-89	"0, 30, 60, 100"	90	L50030
AIG Life - 713-522-1111	Yes	Expense	2-5, life	18-89	"0, 30, 60, 100"	90	L50056
AIG Life - 713-522-1111	Yes	Expense	2-5, life	18-89	"0, 30, 60, 100"	90	L50032
AIG Life - 713-522-1111		Expense	2, 3, 4, 5, life	18-89	"0, 7, 14, 20, 30, 60, 100"	90	64028
AIG Life - 713-522-1111		Expense	2-5, life	18-89	"0, 30, 60, 100"	90	L50055
Allianz Life Ins Co of NA - 763-765-6500	Yes*	Expense	2-5,8,Life	18-84	Various	0	11-P-Q-ND
Allianz Life Ins Co of NA - 763-765-6500		Expense	2, 3, 5, life	40-84	"0, 30, 90, 180"	90	N-3000-P-ND(NQ)
Allianz Life Ins Co of NA - 763-765-6500	Yes	Expense	2, 3, 5	40-79	90	0	8-P-Q-ND

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Allianz Life Ins Co of NA - 763-765-6500	Yes	Expense	2-5, 8, life	18-84	"7, 30, 60, 90, 180"	0	7-P-Q-ND
Allianz Life Ins Co of NA - 763-765-6500	Yes	Indemnity	2, 3, 5, 10, 20	18-84	"7, 30, 60, 90"	90	5-P-Q-ND
Allianz Life Ins Co of NA - 763-765-6500	Yes	Indemnity	2-5, 10	18-80	"7, 30, 90, 180, 365"	90	2-P-ND
Allianz Life Ins Co of NA - 763-765-6500		Expense	2-5, life	40-84	"0, 30, 90, 180"	90	IC-P-N-AND
Allianz Life Ins Co of NA - 763-765-6500	Yes	Expense	various	40-84	"0, 30, 60, 90"	90	N-4040(Q)ND
Allianz Life Ins Co of NA - 763-765-6500	Yes	Expense	2-5, 8, life	50-70	"7, 30, 60, 90, 180"	0	10-P-Q
Allianz Life Ins Co of NA - 763-765-6500	Yes	Expense	2, 3, 5, life	40-84	"0, 30, 90, 180"	90	N-3000-P-ND(Q)
Allianz Life Ins Co of NA - 763-765-6500	Yes	Expense	2-5, life	40-84	"0, 30, 90, 180"	90	IC-P-Q-AND
Allianz Life Ins Co of NA - 763-765-6500	Yes	Expense	3, 5, 8	18-24	365, 730	0	12-P-Q
Allianz Life Ins Co of NA - 763-765-6500		Expense	2, 3, 4, 5, life	40-84	"0, 30, 90, 180"	90	IF-P-N-AND
Allianz Life Ins Co of NA - 763-765-6500		Expense	1, 3, 5	50-84	"20, 60"	90	ALTC-2000C
Allianz Life Ins Co of NA - 763-765-6500	Yes	Expense	2, 3, 4, 5, life	40-84	"0, 30, 90, 180"	90	IF-P-Q-AND
Allianz Life Ins Co of NA - 763-765-6500		Expense	various	40-84	"0, 30, 60, 90"	90	N-4040(NQ)ND
American General - 713-522-1111	Yes	Expense	2-5, life	18-84	"0, 30, 90, 180"	0	0190-35
American General - 713-522-1111	Yes	Expense	2-5, life	18-84	"0, 30, 90, 180"	0	0108-35
American Heritage Life - 904-992-1776		Indemnity	2-5, life	18+	"0, 20"	0	PRM-LTC-1/95 (ND)
American Heritage Life - 904-992-1776		Indemnity	2-5, life	18+	"0, 20"	0	BSC-LTC-1/95 (ND)
American Heritage Life - 904-992-1776		Indemnity	2-5, life	18-90	"0, 20, 90"	90	Q-LTC 3/97(ND)
American Republic - 515-245-2000	Yes	Expense	2, 3, 4, 6, 10, life	18-84	"20, 60, 100, 180"	0	A-3542ND

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American Republic - 515-245-2000		Expense	2, 3, 4, 6, life	40-84	"0, 50, 100"	90	1100M
American Republic - 515-245-2000		Expense	2, 3, 4, life	40-94	"20, 100"	90	1102L
American Republic - 515-245-2000	Yes	Expense	2, 3, 4, 6, 10, life	18-84	"20, 60, 100, 180"	0	A-3541ND
Assurity Life Insurance Co - 402-476-6500	Yes*	Expense	2-6, 10, life	40-84	0, 30, 90, 180	90	AL2100P AL2101P AL2102P
Auto Owners Life Ins Co - 517-323-1200	Yes	Indemnity	2, 4, 6, life	18-100	"30, 60, 90"	0	50134 (10-01)
Bankers Life and Casualty - 312-396-6000	Yes	Expense	1-8, life	0-89	"15, 30, 60, 90"	90	GR-N160
Bankers Life and Casualty - 312-396-6000		Expense	1, 3, 5, life	50-84	"0, 30, 90"	90	GR-NO50
Bankers Life and Casualty - 312-396-6000		Expense	1-3, 5, 8, life	30-84	"0, 15, 30, 60, 90"	90	GR-N105
Bankers Life and Casualty - 312-396-6000	Yes	Expense	1-8, life	0-89	"15, 30, 60, 90"	90	GR-N165
Bankers Life and Casualty - 312-396-6000		Expense	1-3, 5, 8, life	30-84	"0, 15, 30, 60, 90"	90	GR-N100
Bankers Life and Casualty - 312-396-6000		Expense	1-6, 8, life	18-89	"0, 15, 30, 60, 90"	90	GR-N280
Bankers Life and Casualty - 312-396-6000	Yes*	Expense	various	18-89	various	90	GR-N520
Bankers Life and Casualty - 312-396-6000		Expense	Various	18-89	"0, 15, 30, 60, 90, 180"	90	GR-N370
Bankers Life and Casualty - 312-396-6000	Yes	Expense	1-6, 8, lifetime	18-89	0,39,90,180	90	GR-N420
Bankers Life and Casualty - 312-396-6000		Expense	1-6, 8, lifetime	18-89	0,39,90,180	90	GR-N430
Bankers Life and Casualty - 312-396-6000		Expense	various	18-89	various	90	GR-N530
Bankers Life and Casualty - 312-396-6000		Expense	Various	18-89	"0, 15, 30, 60, 90, 180"	90	GR-N380
Bankers Life and Casualty - 312-396-6000	Yes*	Expense	various	18-89	various	90	GR-N550
Bankers Life and Casualty - 312-396-6000		Expense	1-6, 8, life	18-89	"0, 15, 30, 60, 90"	90	GR-N270
Bankers Life and Casualty - 312-396-6000		Expense	various	18-89	various	90	GR-N570
Bankers Life and Casualty - 312-396-6000		Expense	various	18-89	various	90	GR-N580
Bankers Life and Casualty - 312-396-6000	Yes	Expense	1-6, 8, life	18-89	"0, 15, 30, 60, 90"	90	GR-N250

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Bankers Life and Casualty - 312-396-6000	Yes	Expense	Various	18-89	"0, 15, 30, 60, 90, 180"	90	GR-N340
Bankers Life and Casualty - 312-396-6000	Yes	Expense	Various	18-89	"0, 15, 30, 60, 90, 180"	90	GR-N350
Bankers Life and Casualty - 312-396-6000	Yes	Expense	1-6, 8, life	18-89	"0, 15, 30, 60, 90"	90	GR-N240
Bankers Life and Casualty - 312-396-6000	Yes*	Expense	Various	18-89	Various	90	GR-N540
Bankers Life and Casualty - 312-396-6000	Yes*	Expense	Various	18-89	Various	0	GR-N620
Bankers Life and Casualty - 312-396-6000		Expense	Various	18-89	Various	0	GR-N630
Bankers Life and Casualty - 312-396-6000	Yes*	Expense	Various	18-89	Various	0	GR-N640
Bankers Life and Casualty - 312-396-6000	Yes*	Expense	Various	18-89	Various	0	GR-N650
Bankers Life and Casualty - 312-396-6000		Expense	Various	18-89	Various	0	GR-N670
Bankers Life and Casualty - 312-396-6000		Expense	Various	18-89	Various	0	GR-N680
Berkshire Life Ins Co of America - 413-499-4321	Yes*	Expense	3-5, life	40-84	0, 30, 90, 180	90	BG02P(01/09)ND
Berkshire Life Ins Co of America - 413-499-4321	Yes*	Expense	3-5, life	40-84	0, 30, 90, 180	90	BG01P(01/09)ND
Berkshire Life Ins Co of America -413-499-4321	Yes*	Expense	3-5, life	40-84	0, 30, 90, 180	90	BG03P(01/09)ND
Blue Cross Blue Shield (Noridian Mutual Ins Co) - 701-282-1100		Expense	2-5, life	0-85	"0, 20, 60, 90, 180"	0	LTO11-238-ND-401
Blue Cross Blue Shield (Noridian Mutual Ins Co) - 701-282-1100	Yes	Expense	2-5, 7, life	18-85	30, 60, 90, 180	0	SPL-336-ND
Blue Cross Blue Shield (Noridian Mutual Ins Co) - 701-282-1100	Yes	Expense	2-5, life	0-85	"0, 20, 60, 90, 180"	0	NTQ11-337-ND-401
Blue Cross Blue Shield (Noridian Mutual Ins Co) - 701-282-1100	Yes	Expense	2-5, life	0-85	"0, 20, 60, 90, 180"	0	NTQ11-337-ND-998
Catholic Order of Foresters - 630-983-4900	Yes	Expense	2, 3, 5, life	18-84	"20, 60, 90"	90	FCNH-ND
Catholic Order of Foresters - 630-983-4900	Yes	Expense	2, 3, 5, life	18-84	"20, 60, 90, 180"	90	FCLTC-ND2000
Catholic Order of Foresters - 630-983-4900	Yes	Expense	2, 3, 5, life	18-84	"20, 60, 90, 180"	90	FCLTC-ND2002
Catholic Order of Foresters - 630-983-4900	Yes	Expense	2, 3, 5, life	18-84	"20, 60, 90"	90	FCLTC-ND

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Central States Health - 402-397-1111		Expense	1-5	0-84	"0, 20, 100"	90	544
Central States Health - 402-397-1111		Indemnity	1-5	0-84	"0, 20, 100"	Optional	538
Cincinnati Life Ins Co - 513-870-2000	Yes	Expense	2, 3, 4, 6, life	18-94	"50, 100"	0	LTC-120-ND (4/99)
Cincinnati Life Ins Co - 513-870-2000	Yes	Expense	3, 4, 6, 8, 12, life	18-94	"50, 100"	0	LTC-100-ND (4/99)
Colonial Penn - 215-928-8000		Idemnity	3	50-75	8,20,30,100, 150	90	4-82-548
Colonial Penn - 215-928-8000		Idemnity	1,2,3	60-79	0,20,100	90	3-82-946(33)
Combined Insurance Company of America - 847-953-2025	Yes	Expense	1-4, lifetime	18-84	30, 60, 90, 180	90	14785-ND
Combined Insurance Company of America - 847-953-2025		Indemnity	1-5	18-79	"0, 30, 90, 150, 180"	90	14475
Conseco Health Ins Co - 317-817-4300	Yes	Expense	1-5, life	40-99	"0, 7, 20, 30, 60, 90, 100 (various)"	90	ATL-FQ-LTC
Conseco Health Ins Co - 317-817-4300	Yes	Expense	1-5, life	18-100	"20, 60, 100, 180, 365"	90	CHIC-5012ND
Conseco Health Ins Co - 317-817-4300		Indemnity	1-5, life	18-89	"0, 7, 30, 60, 100"	90	ATL-LTC-1
Conseco Health Ins Co - 317-817-4300		Expense	Various	18-89	0	90	ATL-LTC-4ND
Conseco Health Ins Co - 317-817-4300		Indemnity	1-5, life	18-89	"0, 7, 30, 60, 100"	90	ATL-LTC-989ND
Conseco Health Ins Co - 317-817-4300	Yes	Expense	2-5, l ife	18-99	"0, 20, 90"	90	ATL-FQ-LTC-ND
Conseco Health Ins Co - 317-817-4300	Yes	Expense	1-5, life	18-100	"20, 60, 100, 180, 365"	90	CHIC-5013ND
Conseco Health Ins Co - 317-817-4300	Yes	Expense	1, 2, 3, 4, 5, life	0-99	"0, 7, 20, 30, 60, 90, 100"	90	ATL-FQ-NH-ND
Conseco Health Ins Co - 317-817-4300	Yes	Expense	2-5, life	18-99	various	90	CSHC-5001
Conseco Health Ins Co - 317-817-4300		Expense	2-5, life	18-99	various	90	CSHC-5004-ND

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Conseco Health Ins Co - 317-817-4300	Yes	Expense	1-5, life	18-99	"20, 60, 100, 180, 365"	90	CSHIC-5000-ND
Conseco Health Ins Co - 317-817-4300		Expense	1-5, life	18-99	"20, 60, 100, 180, 365"	90	CSHIC-5003
Conseco Health Ins Co - 317-817-4300		Expense	1-5	18-89	"0, 20, 100"	90	ATL-LTC-3
Conseco Health Ins Co - 317-817-4300		Indemnity	1-5, life	18-99	"0, 20, 100"	90	ATL-LTC-6
Constitution Life - 407-628-1776		Expense	various	30-85	"0, 20, 90"	90	CLLTC(4/99)ND
Constitution Life - 407-628-1776	Yes	Expense	various	30-85	"0, 20, 90"	90	CLLTQC(4/99)ND
Constitution Life - 407-628-1776		Expense	2-6, life	18-85	"0, 20, 90, 180, 360"	90	CLNHO(10/00)ND
Constitution Life - 407-628-1776	Yes	Expense	2-6, life	18-85	"0, 20, 90, 180, 360"	90	CLNHOQ(10/00)ND
Continental Casualty - 312-822-5000	Yes	Expense	2-5, life	18-84	Various - 0, 14, 20, 60, 90, 100, 180	12	P1-N0100-A33 P1-N0091-A33 P1-N0095-A33 P1-N0096-A33 P1-N0100-A33 P1-N0101-A33
Continental Casualty - 312-822-5000		Indemnity	"2, 4, life"	18-84	"30, 60, 90, 180"	90	P1-18215-A
Continental Casualty - 312-822-5000	Yes	Expense	2-5, life	18-84	"0, 20, 30, 60, 90, 100, 180"	90	P1-N0022-A33 P1-N0023-A33 P1-N0026-A33 P1-N0027-A33
Continental Casualty - 312-822-5000		Indemnity	2, 4, 6, life	45-84	"0, 30, 90"	90	P1-15203-A
Continental Casualty - 312-822-5000		Indemnity	1, 3, 4	60-84	"15, 20, 30, 90, 100"	N/A	P1-54076-A99

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Continental Casualty - 312-822-5000		Expense	2-5, life	18-84	"Various - 0, 14, 20, 60, 90, 100, 180"	12	P1-N0075-A33 P1-N0076-A33 P1-N0080-A33 P1-N0081-A33 P1-N0085-A33 P1-N0086-A33
Continental Casualty - 312-822-5000		Expense	2-5, life	18-84	"0, 30, 60, 90, 180"	90	P1-21295
Continental Casualty - 312-822-5000		Expense	2-5, life	18-84	"0, 30, 60, 90, 180"	90	P1-21305
Continental Casualty - 312-822-5000		Indemnity	3	50-75	30	90	Q1-57100-B
Continental Casualty - 312-822-5000		Indemnity	1, 2, 4, 6, life	18-84	"0, 30, 60, 90, 180"	12	P1-18876-A33
Continental Casualty - 312-822-5000		Indemnity	3-5	55-84	"0, 15, 30, 90"	90	P1-59433-A
Continental Casualty - 312-822-5000		Expense	2-5, life	18-84	"0, 30, 60, 90, 180"	90	P1-21300
Continental Casualty - 312-822-5000		Indemnity	2, 4, 6, life	45-84	"0, 30, 90"	90	P1-16356-A
Continental General - 402-397-3200	Yes	Expense	1, 2, 3, 5, life	18-84	"0, 30, 90, 180, 365"	90	4T1 (ND)
Continental General - 402-397-3200	Yes	Expense	1, 2, 3, 5, life	18-84	"0, 30, 90, 180, 365"	90	4T2 (ND)
Continental General - 402-397-3200		Indemnity	2, 5, life	18-84	"0, 20, 100, 180"	90	405
Continental General - 402-397-3200		Expense	2, 4, life	0-84	"0, 30, 100"	90	420
Continental General - 402-397-3200		Expense	1, 2, 3, 5, life	18-84	"0, 30, 90, 180, 365"	90	4N1 (ND)
Continental General - 402-397-3200		Expense	1, 2, 3, 5, life	18-84	"0, 30, 90, 180, 365"	90	4N2 (ND)
Country Life Ins Co - 309-821-3000	Yes	Expense	2-5, life	18-84	"30, 90, 180, 365"	90	LTC-400 (ND 12/99)
Country Life Ins Co - 309-821-3000	Yes	Expense	2-5, life	18-84	"30, 90, 180, 365"	90	LTC-440 (ND 12/99)

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Country Life Ins Co - 309-821-3000	Yes	Expense	2-5, life	18-84	"30, 90, 180, 365"	90	LTC-420 (ND 12/99)
Country Life Ins Co - 309-821-3000	Yes*	Expense	2-5, life	18-84	30, 90, 180, 365	0	LTC-540 (ND 12/03)
Country Life Ins Co - 309-821-3000	Yes	Expense	2, 4, life	45-75	90	90	LTC-300 (ND 02/99)
Country Life Ins Co - 309-821-3000	Yes*	Expense	2-5, life	18-84	30, 90, 180, 365	0	LTC-520 (ND 12/03)
Country Life Ins Co - 309-821-3000	Yes*	Expense	2-5, life	18-84	30, 90, 180, 365	0	LTC-500 (ND 12/03)
CUNA Mutual Insurance Society - 319-352-4090		Expense	2, 4, 6, life	18-84	"30, 90, 180"	90	5701ND
CUNA Mutual Insurance Society - 319-352-4090	Yes	Expense	1-5, life	18-90	30, 60, 90, 100, 180	0	2006-LTC-COMP (ND)
CUNA Mutual Insurance Society - 319-352-4090	Yes	Expense	1-5, life	18-85	"30, 60, 90, 180"	0	2002-LTC-FAC(ND)
Equitable Life and Casualty - 801-579-3400		Expense	1, 2	50-84	"90, 150"	90	LC750 (Select)
Equitable Life and Casualty - 801-579-3400	Yes	Expense	1, 2"	0-90	100	91	640
Equitable Life and Casualty - 801-579-3400		Expense	1-5, life	0-100	"0, 30, 90, 180"	90	2002+
Equitable Life and Casualty - 801-579-3400		Expense	1, 2	50-84	"90, 150"	90	750
Equitable Life and Casualty - 801-579-3400	Yes	Expense	1-5, life	0-100	"0, 30,90,180"	90	2002(97) and 2002+(97)
Equitable Life and Casualty - 801-579-3400	Yes*	Expense	1-4	50-90	100, 180, 365	0	LTC-8000
Equitable Life and Casualty - 801-579-3400	Yes*	Expense	1-5, 10, life	0-84	various	91	2020B(CPO)
Farmers New World Life - 206-232-8400	Yes	Expense	2-5, life	18-84	"0, 14, 20, 30,60,90, 100, 180"	12	TQP-ND
Farmers New World Life - 206-232-8400	Yes	Expense	2-5, life	18-84	various	12	TQ 100 ND
Farmers New World Life - 206-232-8400	Yes	Expense	2-5, life	18-84	various	12	TQND
Farmers New World Life - 206-232-8400	Yes	Expense	2-5, life	18-84	various	12	TQ 100P ND
First Penn-Pacific - 260-455-2000		Expense	2-6, life	0-85	"0, 20, 60, 100, 180"	60	HF-2950ND (8/94)

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
First Penn-Pacific - 260-455-2000		Expense	2-6, life	40-85	"0, 20, 60, 100"	60	HF2500AA (7/90)
Genesis Insurance Co - 203-328-6660		Expense	"1-10, life"	18-99	various	90	GIL-9801(ND)
Genesis Insurance Co - 203-328-6660	Yes	Expense	"1-10, life"	18-99	various	90	GIL-9800-P(ND)
Genworth Life Ins Co - 801-662-2400		Expense	2, 3, 4, 6, life	40-94	"20, 100"	90	7021
Genworth Life Ins Co - 801-662-2400		Indemnity	2-4, life	50-84	"20, 100"	90	50000
Genworth Life Ins Co - 801-662-2400		Indemnity	2, 3, 4, life	40-84	"20, 100"	90	50020
Genworth Life Ins Co - 801-662-2400		Indemnity	2, 4, life	50-84	20 or 100	90	50051
Genworth Life Ins Co - 801-662-2400		Indemnity	2, 4, 6	55-84	20 or 100	90	6395-2-87
Genworth Life Ins Co - 801-662-2400		Expense	2, 3, 4, 6, life	40-84	"0, 50, 100"	90	7000
Genworth Life Ins Co - 801-662-2400	Yes	Expense	2, 3, 4, 6, life	18-94	"50, 100"	0	7031AT
Genworth Life Ins Co - 801-662-2400	Yes	Expense	"2, 3, 4, 6, life"	18-94	"20, 100"	0	7032AQ
Genworth Life Ins Co - 801-662-2400		Expense	2, 3, 4, 6, life	40-84	"0, 50, 100"	90	7020AH
Genworth Life Ins Co - 801-662-2400		Indemnity	2, 4, 6, life	50-84	"20, 100"	90	6484 CRT 9-88
Genworth Life Ins Co - 801-662-2400		Indemnity	2, 3, 4, life	50-84	"20, 100"	90	50000Q
Genworth Life Ins Co - 801-662-2400		Indemnity	"2, 4, life"	50-79	"20, 100"	90	5001 CRT
Genworth Life Ins Co - 801-662-2400	Yes	Expense	"2, 3, 4, 6, life"	18-94	"50, 100"	0	7030AU
Genworth Life Ins Co - 801-662-2400	Yes	Expense	2, 3, 4, 6, life	18-100	"50, 100"	0	7035AU
Genworth Life Ins Co - 801-662-2400		Indemnity	2, 3, 4, life	50-84	"20, 100"	90	50003
Genworth Life Ins Co - 801-662-2400	Yes*	Expense	Various	18-79	Various	0	7048
Genworth Life Ins Co - 801-662-2400	Yes*	Expense	2-4, life	18-79	0,30,90,180	0	7042 (Rev), 7044 (Rev)
Golden Rule - 618-943-8000	Yes	Expense	various	40-80	90	0	GR1-L-70
Great American Life - 513-357-3300	Yes	Expense	"2-6, life"	18-84	"0, 20, 60, 90, 180"	90	2LTCIP0001(ND)
Great American Life - 513-357-3300	Yes	Expense	"2-6, life"	18-84	"0, 20, 60, 90, 180"	12	1LTCIP0001(ND)
Great American Life - 513-357-3300	Yes	Expense	"2-6, life"	18-84	"0, 20, 60, 90, 180"	12	1LTCIP0002(ND)
Great American Life - 513-357-3300	Yes*	Expense	1-6, life	18-100	various	0	4LTCIP0001(ND)
Guarantee Trust Life - 847-699-0600	Yes	Expense	1-5, life	40-85	0,30,60,90,180,365	90	"G0200-ND," GO280-ND
Guarantee Trust Life - 847-699-0600	Yes	Indemnity	2-5, life	40-84	0, 30, 60, 90, 180, 365	90	G0600-ND, G0680-ND

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
Guarantee Trust Life - 847-699-0600		Expense	1-5, life	40-85	"0, 30, 60, 90, 180, 365"	90	"G0201-ND," G0281-ND
Hartford Life Ins Co - 860-525-8555	Yes	Expense	"2-5, 10"	40-84	"30, 90, 180"	0	SRP-1381
ING Life Ins and Annuity - 866-723-4646		Indemnity	4 or 6	50-84	20	90	24420
John Alden Life - 414-271-3011	Yes	Indemnity	"2, 3, 4, life"	40-84	"0, 30, 90, 180"	90	J-5875-P
John Alden Life - 414-271-3011		Indemnity	"2, 4, life"	40-84	"0, 30, 90, 180"	90	J-5875-P
John Hancock Life and Health Insurance Company - 617-572-6000	Yes	Expense	various	18-89	various	0	BE3Y5LTCPOL-ND
John Hancock Life and Health Insurance Company - 617-572-6000	Yes	Expense	various	18-89	various	0	FC3Y5LTCPOL-ND
John Hancock Life Ins Co - 617-572-6000	Yes*	Expense	"2-6, 10, life"	18-84	"30, 60, 90, 180, 365"	0	LTC-03 ND
John Hancock Life Ins Co - 617-572-6000		Expense	"3, 6"	40-79	20 or 100	100	LTC-88
John Hancock Life Ins Co - 617-572-6000		Expense	"2, 3, 5, life"	40-79	"20, 100"	90	LTC-91
John Hancock Life Ins Co - 617-572-6000	Yes	Expense	"2, 3, 4, 6"	18-84	"60, 100, 180"	0	LTC-96ND 7/97
John Hancock Life Ins Co - 617-572-6000	Yes	Expense	"4, 6, life"	40+	100	0	LTC2000ND 4/00
John Hancock Life Ins Co - 617-572-6000	Yes	Expense	"2-6, 10, life"	18-84	"30, 60, 90, 365"	0	LTC-02 ND
John Hancock Life Ins Co - 617-572-6000	Yes*	Expense	"2-6, 10, life"	18-84	"30, 60, 90, 180, 365"	0	BSC-03 ND
John Hancock Life Ins Co - 617-572-6000	Yes	Expense	"2-6, 10, life"	18-84	"30, 60, 90, 365"	0	BSC-02 ND
John Hancock Life Ins Co - 617-572-6000	Yes*	Expense	3, 5	18-79	100, 180, 365	100	LTC-06ND
Kanawha - 803-283-5300		Indemnity	"2-4, life"	40-79	"0, 30, 90"	91	80880 NTO 1/98
Kanawha - 803-283-5300	Yes	Indemnity	"2-4, life"	40-79	"0, 30, 90"	91	80650 1/97
Kanawha - 803-283-5300		Indemnity	"2, 3, 4, life"	16-84	"0, 30, 90, 180"	90	82120 9/01 ND
Kanawha - 803-283-5300		Indemnity	"1, 2, 4, life"	50-79	"0, 30, 90"	90	80650 4/94

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
Knights of Columbus - 203-752-4000	Yes	Expense	"3, 5, life"	18-95	"30, 60, 90, 180"	0	LTC01-ND 1-03
Knights of Columbus - 203-752-4000	Yes	Expense	"3, 5, life"	18-95	"30, 60, 90, 180"	0	NHC01-ND 1-03
LifeSecure Insurance Co. - 810-220-7700	Yes*	Expense	Various	18-84	90	90	LS-0002
Lincoln Benefit Life - 800-525-9287	Yes	Indemnity	"3, 5, life"	40-84	"0, 30, 90"	0	LB-7001P-ND(Q)
Lincoln Benefit Life - 800-525-9287		Indemnity	"3, 5, life"	40-84	"0, 30, 90"	0	LB-7002P-ND(NQ)
Lincoln Benefit Life - 800-525-9287		Indemnity	"3, 5, life"	40-84	"0, 30, 90"	60	LB-6306-P-ND(NQ)
Lincoln Benefit Life - 800-525-9287	Yes	Indemnity	"3, 5, life"	40-84	"0, 30, 90"	0	LB-7002P-ND(Q)
Lincoln Benefit Life - 800-525-9287		Indemnity	"3, 5, life"	40-84	"0, 30, 90"	60	LB-6307-P-ND(NQ)
Lincoln Benefit Life - 800-525-9287	Yes	Indemnity	"3, 5, life"	40-84	"0, 30, 90"	60	LB-6307-P-ND(Q)
Lincoln Benefit Life - 800-525-9287	Yes	Indemnity	"3, 5, life"	40-84	"0, 30, 90"	60	LB-6302-P-ND(NQ)
Lincoln Benefit Life - 800-525-9287		Indemnity	"3, 5, life"	40-84	"0, 30, 90"	60	LB-6301-P-ND(NQ)
Lincoln Benefit Life - 800-525-9287	Yes	Indemnity	"3, 5, life"	40-84	"0, 30, 90"	0	LB-6304-P-NDQ
Lincoln Benefit Life - 800-525-9287		Indemnity	"3, 5, life"	40-84	"0, 30, 90"	0	LB-6304-P-ND(NQ)
Lincoln Benefit Life - 800-525-9287	Yes	Indemnity	"3, 5, life"	40-84	"0, 30, 90"	0	LB-6305-P-ND(Q)
Lincoln Benefit Life - 800-525-9287		Indemnity	"3, 5, life"	40-84	"0, 30, 90"	0	LB-6305-P-ND(NQ)
Lincoln Benefit Life - 800-525-9287	Yes	Indemnity	"3, 5, life"	40-84	"0, 30, 90"	60	LB-6306-P-ND(Q)
Lincoln Mutual Life and Cas		Expense	"2, 3, life"	50-82	"20, 60, 80"	90	LM7500
Lincoln National Life - 701-282-1807		Expense	"2-6, life"	40-85	"0, 20, 60, 100"	60	HL2500AA (7/90)
Lincoln National Life - 701-282-1807		Expense	"2-6, life"	0-85	"0, 20, 60, 100, 180"	60	HL-2950ND (8/94)
Loyal American Life Ins Co - 800-633-6752	Yes	Expense	2, 3, 4, 5, lifetime	18-79	30, 60, 90, 180, 365	90	L5440-ND

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
Loyal American Life Ins Co - 800-633-6752	Yes	Expense	2, 3, 4, 5, lifetime	18-79	30, 60, 90, 180, 365	90	L5450-ND
Madison National Life - 260-455-2000	Yes	Expense	"2, 3, 4, 5, life"	18-84	"20, 60, 90, 180, life"	0	MNL1-LTC-ND2-01
Massachusetts Mutual Life - 413-722-8411	Yes	Expense	"2-6, 10, life"	40-84	"30,60,90,180"	0	MM501-P
Massachusetts Mutual Life - 413-722-8411	Yes	Expense	"2-6, 10, life"	40-84	"30,60,90,180"	0	MM504-P-ND
Massachusetts Mutual Life - 413-722-8411	Yes	Expense	"2-6, 10, life"	40-84	"30,60,90,180"	0	MM502-P-ND
Massachusetts Mutual Life - 413-722-8411	Yes	Expense	"2-6, 10, life"	40-84	"30,60,90,180"	0	MM550-P
Massachusetts Mutual Life - 413-722-8411	Yes	Expense	"2-6, 10, life"	40-84	"30,60,90,180"	0	MM505-P-ND
Massachusetts Mutual Life - 413-722-8411	Yes	Expense	"2-6, 10, life"	40-84	"30,60,90,180"	0	MM503-P-ND
Massachusetts Mutual Life - 413-788-8411	Yes*	Expense	3, 4, 5, 6, 10, life	40-84	0, 30, 90, 180	90	MM-402-P-ND
Massachusetts Mutual Life - 413-788-8411	Yes	Expense	"3, 4, 6, life"	40-84	"0, 30, 90, 180"	90	"MM-300-P-ND," MM-301-P-ND," MM-302-P-ND
Massachusetts Mutual Life - 413-788-8411	Yes	Expense	3, 6, life	40-84	"0, 30, 90"	90	"MM-201-P-ND," MM-202-P-ND
Massachusetts Mutual Life - 413-788-8411	Yes	Expense	"3, 6"	40-84	"0, 30, 90"	90	MM-200-P-ND
Massachusetts Mutual Life - 413-788-8411	Yes*	Expense	3, 4, 5, 6, 10, life	40-84	0, 30, 90, 180	90	MM-400-P-ND
Massachusetts Mutual Life - 413-788-8411	Yes*	Expense	3, 4, 5, 6, 10, life	40-84	0, 30, 90, 180	90	MM-401-P-ND
Massachusetts Mutual Life Ins Co 413-722-8411	Yes*	Expense	Various	18-84	30, 60, 90, 180	0	MM504-P-ND
Massachusetts Mutual Life Ins Co 413-722-8411	Yes*	Expense	Various	18-84	30, 60, 90, 180	0	MM503-P-ND

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
Massachusetts Mutual Life Ins Co 413-722-8411	Yes*	Expense	Various	18-84	30, 60, 90, 180	0	MM500-P
Massachusetts Mutual Life Ins Co 413-722-8411	Yes*	Expense	Various	18-84	30, 60, 90, 180	0	MM501-P
Massachusetts Mutual Life Ins Co 413-722-8411	Yes*	Expense	Various	18-84	30, 60, 90, 180	0	MM502-P-ND
Massachusetts Mutual Life Ins Co 413-722-8411	Yes*	Expense	Various	18-84	30, 60, 90, 180	0	MM505-P-ND
MedAmerica Ins Co - 585-238-4209		Expense	"1.5, 2, \$1M"	50-82	"20, 60, 180"	90	ML 7500
MedAmerica Ins Co - 585-238-4209	Yes*	Expense	"2-5, 7, life"	18-85	"30, 60, 90, 180"	0	GRPSPL-341 (342 cert)
MedAmerica Ins Co - 585-238-4209	Yes*	Expense	various	18-85	30, 60, 90, 180	0	SPL2 336 ND
MedAmerica Ins Co - 585-238-4209		Expense	4.1	50-80	"20, 60"	90	ML7220 and ML7230
MedAmerica Ins Co - 585-238-4209	Yes	Expense	"2-5, life"	18-85	"0, 20, 60, 90, 180"	0	LTO11-336-MA-ND-601
MedAmerica Ins Co - 585-238-4209	Yes	Expense	"2-5, life"	18-85	"0, 20, 60, 90, 180"	0	NTQ11-337-MA-ND-601
MedAmerica Ins Co - 585-238-4209	Yes	Expense	"2-5, life"	18-85	"0, 20, 60, 90, 180"	0	LTO11-336-MA-ND-998
MedAmerica Ins Co - 585-238-4209	Yes*	Expense	2-5, 7, life	18-85	30, 60, 90, 180	0	SPL-336
Medico Insurance Company - 402-391-6900		Expense	4	40-69	"0, 20, 90"	60	MP4459
Medico Insurance Company - 402-391-6900		Expense	4	40-69	"0, 20, 90"	60	MP445
Medico Insurance Company - 402-391-6900		Expense	3	18-84	"0, 20, 100"	N/A	MP3358
Medico Insurance Company - 402-391-6900		Expense	"3, 5, 10, life"	40-79	"0, 20, 90"	90	MP-LT690(ND)
Medico Insurance Company - 402-391-6900		Expense	"2, 3, 5, 10, life"	18-84	"0, 20, 90"	90	MP-LT695(ND)
Medico Insurance Company - 402-391-6900		Expense	4	40-69	"0, 20, 90"	60	MP4458
Medico Insurance Company - 402-391-6900		Expense	"1, 2"	50-79	20	--	MP-NH300A
Medico Insurance Company - 402-391-6900		Indemnity	2-5	18-89	"0, 90"	90	MP-LT694(ND)
Medico Insurance Company - 402-391-6900		Expense	"2-5, life"	18-89	"0, 90"	90	MP-LT698(ND)
Medico Insurance Company - 402-391-6900	Yes	Expense	"2-5, life"	18-89	"0, 90"	90	MP-LT698TQ(ND)

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
Medico Insurance Company - 402-391-6900		Indemnity	"2-5, life"	18-89	"0, 30, 90"	0	MP-LT201TQ(ND)
Medico Insurance Company - 402-391-6900	Yes	Expense	"2, 3, 5, 10, life"	18-84	"0, 20, 90"	90	MP-LT696(ND)
Medico Insurance Company - 402-391-6900		Expense	"2, 3, 5, 10, life"	40-84	"0, 20, 90, 180"	90	MP-LT691
Medico Insurance Company - 402-391-6900		Indemnity	"2-5, life"	18-89	"0, 30, 90"	0	MP-LT201(ND)
Medico Life - 402-391-6900		Indemnity	2-5	18-89	"0, 90"	90	ML-LT694(ND)
Metropolitan Life - 212-579-2211	Yes*	Expense	Various	18-84	60, 100	30	LTC2007ND
Metropolitan Life (AARP) - 212-578-2000	Yes*	Expense	2-7, life	18-84	20, 45, 100	0	LTC2-PREM-ND
Metropolitan Life (AARP) - 212-578-2000	Yes	Expense	"2-10, life"	0-90	10-180	0	G.LTC3497
Metropolitan Life (AARP) - 212-578-2000	Yes*	Expense	2-7, life	18-84	20, 45, 100	0	LTC2-FAC-ND
Metropolitan Life (AARP) - 212-578-2000	Yes*	Expense	2-7, life	18-84	20, 45, 100	0	LTC2-IDEAL-ND
Metropolitan Life (AARP) - 212-578-2000	Yes*	Expense	2-7, life	18-84	20, 45, 100	0	LTC2-VAL-ND
Minnesota Life Insurance Company - 651-665-3500	Yes*	Indemnity	2,3,5,life	40-84	0, 30, 90, 180	0	ML7500P, ML7501P-ND, ML7502P-ND
Minnesota Life Insurance Company - 651-665-3500	Yes*	Indemnity	2-5, life	40-84	0, 30, 90, 180	0	ML7600P
Minnesota Life Insurance Company - 651-665-3500	Yes*	Indemnity	2-5, life	40-84	0, 30, 90, 180	0	ML7601P-ND
Minnesota Life Insurance Company - 651-665-3500	Yes*	Indemnity	2-5, life	40-84	0, 30, 90, 180	0	ML7602P-ND
Mutual of Omaha - 402-342-7600		Expense	2-6, life	18-79	various	0	LTC 041-AG-NTQ
Mutual of Omaha - 402-342-7600	Yes	Indemnity	"1, 2, 3, 5, life"	18-84	"0, 20, 90"	90	LTAQ-19524
Mutual of Omaha - 402-342-7600		Expense	4	50-79	"0, 20, 100, 200"	90	NH19
Mutual of Omaha - 402-342-7600	Yes	Indemnity	"1, 2, 3, 5, life"	18-84	"0, 20, 90"	90	NHAQ-19523
Mutual of Omaha - 402-342-7600		Indemnity	"1, 2, 3, 5, life"	18-84	"0, 20, 90"	90	LTA-19496
Mutual of Omaha - 402-342-7600		Expense	2	20-75	"30, 150"	90	NH24
Mutual of Omaha - 402-342-7600		Indemnity	"1, 2, 3, 5, life"	18-84	"0, 20, 90"	90	NHA-19495
Mutual of Omaha - 402-342-7600		Expense	2-6, life	18-79	various	0	LTC 041-NTQ
Mutual of Omaha - 402-342-7600	Yes*	Expense	various	18-79	various	0	LTC 0417
Mutual of Omaha - 402-342-7600	Yes	Expense	1-5, life	18-84	"0, 20, 100"	90	LT 50 Series 19085

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
Mutual of Omaha - 402-342-7600		Expense	"5, 6"	20-75	"3, 150"	90	NH23
Mutual of Omaha - 402-342-7600	Yes	Expense	"1-5, life"	18-84	"0, 20, 100"	90	NH 50 Series 19086
Mutual of Omaha - 402-342-7600	Yes*	Expense	2-6, life	18-79	various	0	LTC 041-AG-TQ- ND
Mutual of Omaha - 402-342-7600	Yes*	Expense	2-6, 8, life	18-79	various	0	LTC09M-ND
Mutual of Omaha - 402-342-7600	Yes	Expense	2-6, life	18-79	various	0	LTC 041-TQ
National Insurance Co of WI - 262-785-9995	Yes	Expense	"2-5, life"	18-84	"20, 60, 90, 180"	0	NICW-LTC-ND 2- 01
New York Life - 212-576-7000		Expense	"2, 3, 5, life"	18-85	"20, 60, 90, 180"	90	21073ND
New York Life - 212-576-7000	Yes	Expense	"3, 5, unlimited"	18-85	"20, 90, 180"	90	ILTC-4300 INH- 4300 (nursing home only)
New York Life - 212-576-7000	Yes*	Expense	"2, 3, 4, 5, life"	18-85	"20, 90, 180, 365"	0	ILTC- 5000ND(1001) INH- 5000ND(1001)
Northwestern LTC Ins Co - 414-271-1444	Yes*	Expense	3-6, life	18-79	46, 91, 181	91	RS.LTC (0708)
Northwestern LTC Ins Co - 414-271-1444	Yes*	Expense	"3, 6, life"	18-79	"46, 91, 181"	91	RS.LTC (1101)
Northwestern LTC Ins Co - 414-271-1444	Yes	Expense	"3, 6, life"	40-79	"91, 181"	91	RR.LTC (0798)
Pennsylvania Life Ins Co - 407-995-8007		Indemnity	"1, 2, 3, 4"	0-80	0 or 100	90	E-1490ND
Pennsylvania Life Ins Co - 407-995-8007		Expense	"2-6, life"	18-85	"0, 20, 90, 180"	90	PLNHO (10/00) ND
Pennsylvania Life Ins Co - 407-995-8007	Yes	Expense	"2-6, life"	18-85	"0, 20, 90, 180"	90	PLNHQ (10/00) ND
Pennsylvania Life Ins Co - 407-995-8007		Expense	various	30-85	"0, 20, 90"	90	P30ND
Pennsylvania Life Ins Co - 407-995-8007		Indemnity	"1, 2, 3, 4"	55-79	0 or 100	90	E-1460 N ND
Pennsylvania Life Ins Co - 407-995-8007		Indemnity	2 or 4	55-80	0 or 100	90	E-1460N ND
Pennsylvania Life Ins Co - 407-995-8007	Yes	Expense	various	30-85	"0, 20, 90"	90	P34ND
Physicians Mutual - 402-633-1000		Expense	"2-5, life"	25-79	"0, 30, 60, 90, 180"	180	P124
Physicians Mutual - 402-633-1000		Expense	"2, 5"	20-89	"60, 90, 150, 180"	180	P-122R

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
Provident Life and Accident - 423-294-1011	Yes	Indemnity	"2-6, 10, life"	18-100	"20, 30, 60, 90, 180"	0	LTC03
Provident Life and Accident - 423-294-1011	Yes	Indemnity	"2-6, 10, life"	18-100	"20, 30, 60, 90, 180"	0	LTCP03
Provident Life and Accident - 423-294-1011	Yes	Expense	"2-6, 10, life"	18-100	"20, 30, 60, 90, 180"	0	RLTCP03
Provident Life and Accident - 423-294-1011	Yes	Expense	"2-6, 10, life"	18-100	"20, 30, 60, 90, 180"	0	RLTC03
Provident Life and Accident - 423-294-1011	Yes	Expense	"2-5, life"	18-84	"0, 30, 60, 90"	0	QLTC 3/99 ND
Provident Life and Accident - 423-294-1011	Yes	Indemnity	"2-6, 10, life"	18-100	"20, 30, 60, 90, 180"	0	LTCT03
Prudential Ins of America - 973-802-6000	Yes*	Expense	2-6, 10, life	18-79	various	0	GRP113203
Prudential Ins of America - 973-802-6000		Indemnity	"1,095 days"	50-79	90	90	HH1002
Prudential Ins of America - 973-802-6000		Indemnity	"1,095 days"	50-79	90	90	HH1009
Prudential Ins of America - 973-802-6000	Yes	Expense	"3-5, life"	18-84	"0, 30, 60, 100"	0	GRP98539
Prudential Ins of America - 973-802-6000		Indemnity	"3, 4"	50-79	90	N/A	"AARP L7,8,9"
Prudential Ins of America - 973-802-6000		Indemnity	"1,095 days"	50-79	90	90	HH1000
Prudential Ins of America - 973-802-6000		Indemnity	"1,095 days"	50-79	90	90	HH1003
Prudential Ins of America - 973-802-6000		Indemnity	"1,095 days"	50-79	90	90	HH1001
Prudential Ins of America - 973-802-6000	Yes	Expense	"2-5, life"	18-84	"30, 60, 90, 180"	0	GRP112756
Prudential Ins of America - 973-802-6000	Yes*	Expense	Various	18-79	30, 60, 90	0	GRP114192
Pyramid Life - 407-995-8001		Indemnity	"2, 4, lifetime"	50-84	"20, 100"	0	C-72-ND
Pyramid Life - 407-995-8001	Yes	Expense	"2, 4, 5, life"	40-84	"0, 90, 180"	90	C-77
Pyramid Life - 407-995-8001	Yes	Expense	"2, 4, 5, life"	40-84	"0, 90, 180"	90	C-78
Reliastar Life Ins Co 612-372-5432		Expense	"2-6, life"	40-85	"0, 20, 60, 100"	60	HS2500AA (7/90)
Reliastar Life Insurance Co - 612-372-5432		Indemnity	4-6	45-79	90	0	50-080
RiverSource Life Ins Co - 612-671-3131		Indemnity	"2-4, life"	50-84	20-100	90	30225-ND
RiverSource Life Ins Co - 612-671-3131		Indemnity	"2-4, life"	50-84	"20, 100"	90	30240-ND
RiverSource Life Ins Co - 612-671-3131	Yes	Expense	"2, 4, 6, life"	40-84	"20, 90"	90	30160A-ND
Securian Life - 651-665-3500		Indemnity	4 or 10	40-79	30, 90, 180	90	ALC-89-18937
Securian Life - 651-665-3500		Indemnity	4 or 10	40-79	30, 90, 180	90	ALC-89-18936

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
Senior American Life - 215-918-0515		Expense	1-5, life	18-99	"0, 20, 60, 100, 180, 365"	90	SA-LTC-8(ND)
Senior American Life - 215-918-0515		Expense	various	35-80	"0, 20, 100, 180, 270, 360"	90	LTC-7
Senior American Life - 215-918-0515		Expense	various	18-99	"0, 20, 100, 180"	90	SA-LTC-7
Senior American Life - 215-918-0515		Expense	various	18-99	various	90	S-S210(ND)
Senior American Life - 215-918-0515	Yes	Expense	1-5, life	18-99	"0, 20, 60, 100, 180, 365"	90	SA-LTC-8(TQ)-ND
Standard Life and Accident - 409-763-4661		Indemnity	"2, 4, 6"	55-80	"30, 100, 150"	90	1258-388
Standard Life and Accident - 409-763-4661	Yes	Expense	"2-5, life"	18-85	"0, 20, 100, 180"	0	1274-599(ND)
Standard Life and Accident - 409-763-4661		Indemnity	Various	50-80	"20, 100"	90	1259 - 490
Standard Life and Accident - 409-763-4661		Expense	"2-5, life"	18-85	"0, 20, 100, 180"	0	1275-799(ND)
State Farm Mutual Auto - 309-766-2311		Expense	2, 3, 5, 10, life	Various	30	90	9760NDS
State Farm Mutual Auto - 309-766-2311	Yes*	Expense	2, 3, 5, 10, life	Various	30, 90, 180	90	97061NDS
State Farm Mutual Auto - 309-766-2311	Yes*	Expense	2, 3, 5, 10, life	Various	30, 90, 180	90	97061NDC
State Farm Mutual Auto - 309-766-2311		Expense	2, 3, 5, 10, life	Various	30	90	97060ND
State Farm Mutual Auto - 309-766-2311		Expense	2, 3, 5, 10, life	Various	30	90	97060NDS
State Farm Mutual Auto - 309-766-2311	Yes*	Expense	"2, 5, life"	30-84	"30, 90"	90	97045ND1
State Farm Mutual Auto - 309-766-2311	Yes*	Expense	"2, 5, life"	30-84	"30, 90"	90	97045ND2
State Farm Mutual Auto - 309-766-2311	Yes*	Expense	2,3,5,10, life	18-84	30, 90,180	90	97059ND
State Farm Mutual Auto - 309-766-2311		Expense	"2, 5, life"	30-84	"30, 90"	90	97045ND
State Farm Mutual Auto 309-766-2311		Expense	2, 3, 4, 10, life	Various	30	90	97060ND
State Farm Mutual Auto 309-766-2311	Yes*	Expense	2, 3, 4, 10, life	Various	30, 90, 180	90	97061NDP
State Life Ins Co - 317-285-1877	Yes	Expense	"3, 5, life"	40-84	"0, 30, 90, 180"	90	S-8000-P-ND S-8001-P-ND S-8002-P-ND S-8003-P-ND
State Life Ins Co - 317-285-1877	Yes	Expense	"3, 5, life"	40-84	"0, 30, 90"	90	S-6001-P-ND

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
State Life Ins Co - 317-285-1877	Yes	Expense	"3, 5, life"	40-84	"0, 30, 90"	90	S-6000-P-ND
State Life Ins Co - 317-285-1877	Yes	Expense	"2-6, life"	18-84	"0, 30, 90, 180"	90	S-9000-P S9001-P-ND S-9002-P-ND
State Mutual Insurance - 706-291-1054		Expense	"2, 3, 5, life"	50-79	"0, 20, 100"	90	NCF-93
State Mutual Insurance - 706-291-1054		Expense	Specified	50-79	"20, 100"	90	U and C-93-ND
Stonebridge Life - 319-398-8795		Indemnity	2, 4, 6, life	50-84	0, 15, 90	60	D425ND
Stonebridge Life - 319-398-8795		Indemnity	1, 2, 4, life	50-84	0, 30, 100	60	D430
TIAA-CREF Life Ins Co - 800-223-1200		Expense	"2, 3, 5, life"	18-84	"30, 90, 180"	0	TCL-LTC.05A(ND) TCL-LTC.05B(ND)
Time Insurance Company - 414-271-3011		Indemnity	2-5, life	18-95	"0, 7, 20, 60, 100, 180"	0 or 90	4044-ND
Time Insurance Company - 414-271-3011		Expense	2, 3, 5, life	50-80	"20, 100, 150"	90	961
Time Insurance Company - 414-271-3011		Indemnity	Life	50-79	"20, 100, 150"	90	971
Time Insurance Company - 414-271-3011	Yes	Expense	2-5, life	18+	"7, 20, 60, 90"	0	4060
Transamerica Life Ins Co	Yes*	Expense	2-6, life	18+	various	0	TLCI-FP (ND)404
Transamerica Life Ins. Co - 213-742-2111	Yes	Expense	"2-6, life"	18+	various	0	TOL1FP(ND)402
Trustmark - 847-615-1500	Yes	Expense	Various	18-84	"0, 20, 90"	90	LTCP-Q
Union Bankers Insurance - 407-628-1776		Indemnity	"1, 2, 3, 5, life"	50-84	"0, 20, 100, 150"	90	NH-88-GR
Union Bankers Insurance - 407-628-1776		Indemnity	"1, 2, 3, 5"	30-69	"0, 20, 100, 150"	90	LTC-CV
Union Bankers Insurance - 407-628-1776		Expense	"1-3, 5, life"	50-84	"0, 30, 90"	90	LTC-92
Union Bankers Insurance - 407-628-1776		Expense	"2, 3, 5, life"	50-84	"0, 30, 90"	90	LT-HHC
Union Bankers Insurance - 407-628-1776		Indemnity	"1, 3, 5"	60-79	"0, 20, 100"	90	NH87GR
Union Bankers Insurance - 407-628-1776		Indemnity	1	50-80	20	0	NHST-95
Union Labor Life - 202-682-0900		Indemnity	1-6	60-84	"0, 20, 100"	90	100-87-LTC
Union Labor Life - 202-682-0900		Indemnity	1-6	60-84	"20, 100"	90	2000-88-LTC
United American - 972-529-5085		Expense	1-4	50-79	"7, 100"	180	NA2 and NA3

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
United American - 972-529-5085		Indemnity	"2, 4"	50-84	"30, 100"	90	LTC2
United American - 972-529-5085	Yes	Expense	"1, 2, 4, life"	40-84	"0, 30, 100, 180"	90	LTCBOM
United American - 972-529-5085		Expense	1-4	50-79	"7, 100"	90	LTC
United American - 972-529-5085		Indemnity	"1, 2, 4, life"	40-84	"0, 30, 100, 180"	90	LTCIN
United Healthcare Insurance Company	Yes	Expense	2-4	18-79	90	0	LTCPOL1000
United National Life - 847-803-5252	Yes	Expense	"1-3, 5, life"	40-85	"0, 20, 100, 180, 365"	90	U9902-ND
United National Life - 847-803-5252		Expense	"1-3, 5, life"	40-85	"0, 20, 100, 180, 365"	90	U9903-ND
United of Omaha - 800-954-3454		Expense	2-6,8, life	18-79	various	0	LTC06UI-NTQ-ND
United of Omaha - 800-954-3454	Yes*	Expense	2-6,8, life	18-79	various	0	LTC06UI-TQ-ND
United of Omaha - 800-954-3454	Yes*	Expense	2-6, 8, life	18-79	various	0	LTC09U-ND
United Security Ass of PA - 215-723-3044		Expense	"1, 2, 3, 4, 5"	18-99	"0, 20, 100"	optional rider	LTC-97-U
United Security Ass of PA - 215-723-3044		Expense	1-5, life	18-99	0, 20, 100, 180, 365	90	LTC-01(ND)-U
United Security Ass of PA - 215-723-3044	Yes	Expense	1-5, life	18-99	"0, 20, 100"	optional rider	TQLTC-97(ND)-U
United Teacher Associates - 512-451-2224		Expense	"2-6, life"	18-85	"0, 7, 30, 60, 90, 180"	90	LTC-020201-UTA-NQ-ND
United Teacher Associates - 512-451-2224	Yes	Expense	"2-6, life"	18-85	"0, 7, 30, 60, 90, 180"	90	LTC-020201-UTA-TQ-ND
United Teacher Associates - 512-451-2224		Expense	"1-3, life"	0-100	"0, 20, 60, 100"	30	LT-940101-UTA-ND
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	3, 6, life	18-100	"30, 60, 90"	0	LTC 5591
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	3, 6, life	18-100	"30, 60, 90"	0	LTC 5191
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	2, 3, 6, life	18-100	"30, 60, 90"	0	LTC 5592
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	2, 3, 6, life	18-100	"30, 60, 90"	0	LTC 5092
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	2, 3, 6, life	18-100	"30, 60, 90"	0	LTC 5292
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	3, 6, life	18-100	"30, 60, 90"	0	LTC 5491

Company	Tax Qualified	Policy Type	Duration	Ages	Elimination Period	Premium Waiver	Policy Form Number
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	"1-6, life"	18-100	"20, 30, 60, 90, 100, 180"	0	LTC 94
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	"2, 3, 6, life"	18-100	"30, 60, 90"	0	LTC 5492
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	"2, 3, 6, life"	18-100	"30, 60, 90"	0	LTC 5392
UNUM Life Ins Co of Am - 207-575-2211	Yes	Indemnity	2, 3, 6, life	18-100	"30, 60, 90, 180"	0	LTC94Q
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	2, 3, 6, life	18-100	"30, 60, 90"	0	LTC 5192
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	3, 6, life	18-100	"30, 60, 90"	0	LTC 5291
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	3, 6, life	18-100	"30, 60, 90"	0	LTC 5091
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	"2-6, life"	18-100	"20, 30, 60, 90, 180"	0	LTC99
UNUM Life Ins Co of Am - 207-575-2211	Yes	Indemnity	"2-6, life"	18-100	"20, 30, 60, 90, 180"	0	LTC99Q
UNUM Life Ins Co of Am - 207-575-2211		Indemnity	3, 6, life	18-100	"30, 60, 90"	0	LTC 5391
Valley Forge Ins. Company - 217-291-2000		Indemnity	1,2,4,6, life	50-84	0, 20, 100, 150	90	NHP-1000
Valley Forge Ins. Company - 217-291-2000		Indemnity	1,2,4,6, 10	50-84	0, 20, 100, 150	90	NHP-2000
Valley Forge Ins. Company - 217-291-2000		Indemnity	2, 4, life	50-84	20, 60, 90	90	LTC400
Valley Forge Ins. Company - 217-291-2000		Indemnity	2, 4, life	50-84	20, 60, 90	90	LTC300
Valley Forge Ins. Company - 877-794-7773	Yes	Indemnity	"2-5, 8, life"	50-89	"0, 20, 90, 180"	0	QLTC 1/98 ND
Valley Forge Ins. Company - 877-794-7773		Indemnity	"2-5, 8, life"	50-89	"0, 20, 90, 180"	0	LTC 1/98 ND
Washington National - 317-817-6100		Expense	1-3, 5, life	18-89	0, 30, 90	90	IHP-9700
Washington National - 317-817-6100		Expense	2-4, life		0, 20, 100	90	IHP-9409
Washington National - 317-817-6100		Expense	1-3, 5, life	18-89	0, 30, 90	90	IHP-9696
West Coast Life Ins Co - 415-951-8200	Yes	Expense	2, 3, 5, unlimited	30-85	"30, 90, 180"	90	LTC 1200 (8/2000) ND
World Ins Co - 402-496-8000		Expense	4, 5	55-80	"7, 20, 45, 90"	1	1087