	Chubb	Allstate
WA Cares Fund **Qualifies for Payroll Tax Exemption**	**No**	**Yes**
Life Insurance Face Value Maximum with Guaranteed Issue	$150,000 (Eligible employees ages 19-70)	$100,000 Plan closed for additional coverage
LTC Monthly Benefit for • Nursing Home, Assisted Living and Home Care	4% of Life Insurance Face Value	4% of Life Insurance Face Value
LTC Benefit Duration	25 Months	25 Months
Extension of LTC Benefit Duration	50 Months Not available for issue ages 71-80	None
Total LTC Benefit Duration	75 Months	25 Months
Total LTC Benefit Amount	$450,000	$100,000
Death Benefit	Equal to the benefit amount minus any LTC benefits paid out if the insured passes away before age 121. After 25 years or age 70, whichever is greater, the death benefit is guaranteed to never be less than 50% of the initial death benefit.	Equal to the benefit amount minus any LTC benefits paid out.
Elimination Period	90 Days	90 Days
Premium Payment	Premium payments until age 100	Premium payments until age 95
Plan Expiration / Maturity	Plan expires on 121st birthday	Plan pays a maturity benefit if the insured is still living at age 121