

# State Bar of California

## Long Term Care Insurance Program

### Carrier Comparison

Carrier	Will Provide Premium Discount	Agree to Hold Harmless	Marketing Materials Approved in California
American General	NO	N/A	N/A
Berkshire/Guardian	YES, but will exit all LTC sales on 12/31/11	N/A	N/A
Genworth Financial	NO	N/A	N/A
John Hancock	YES, but product not currently available in California	YES	YES
Mass Mutual	YES – 10%	YES	YES
Mutual of Omaha	YES – 10%	YES	YES
New York Life	Does not offer	N/A	N/A
Prudential	YES	NO	YES
Transamerica	YES	NO	N/A