

# MutualCare® Secure Solution

Tax Qualified Long-Term Care Insurance Policy Illustration



Mutual of Omaha Insurance Company

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**Designed For:**  
Valued Client & Valued Client

**Presented By:**  
**Mutual of Omaha**

LTC Broker

Agent License Number: 1

**May 17, 2018**

Investment and insurance products are not FDIC insured and have no bank guarantee.

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LTC Broker

Policy Form: LTC13

Underwritten by Mutual of Omaha Insurance Company – Mutual of Omaha Plaza – Omaha, NE 68175

Agent License Number: 1

Ver. 3.50.0.0

New Jersey

Quote 001

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## Tax Qualified Long-Term Care Insurance Policy Illustration



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**Designed for:** Valued Client & Valued Client

<b>Plan Design</b>	<b>Valued: Age 66</b>	<b>Valued: Age 62</b>	
Household Status	Partner - Both Insured	Partner - Both Insured	
Gender	Male	Female	
Rate Classification	Select	Select	
Policy Limit	\$216,000	\$216,000	
<b>Cash Benefits (30% of HHC)</b>	\$1,800 per month	\$1,800 per month	
Elimination Period	0 Days	0 Days	
Benefit Duration	10 years (120 months)	10 years (120 months)	
<b>Reimbursement Benefits:</b>			
Nursing Home (NH)	Up to \$6,000 per month	Up to \$6,000 per month	
Assisted Living	Up to \$6,000 per month	Up to \$6,000 per month	
Home Health Care (HHC) / Adult Day Care	Up to \$6,000 per month	Up to \$6,000 per month	
Elimination Period (Calendar Days)	90 Days	90 Days	
Benefit Duration (NH)	3 years (36 months)	3 years (36 months)	
Partnership Qualified	Yes**	Yes**	
<b>Inflation Protection</b>			
Inflation Protection Benefit	3% Compound Lifetime	3% Compound Lifetime	
<b>Total Premium</b>	<b>Valued</b>	<b>Valued</b>	<b>Combined</b>
30% Partner - Both Insured Savings	-1,083.43	-1,462.01	-2,545.44
Your Annual Premium	2,528.00	3,411.34	5,939.34
<b>Other Modes of Payment</b>			
Annual Premium	2,528.00	3,411.34	5,939.34
Semi-Annual Premium	1,289.28	1,739.79	3,029.07
Quarterly Premium	657.29	886.94	1,544.23
Monthly Premium	227.52	307.02	534.54

\*\* The coverage advertised may meet the requirements for participating in a Long-Term Care Insurance Partnership Program in some states. Under this Program, the policyholder may be able to protect assets from Medicaid spend-down requirements through a feature known as 'asset disregard'. Nothing in a policy or certificate issued by a company is a guarantee of Medicaid eligibility, nor a guarantee of any ability to disregard assets for purposes of Medicaid eligibility. Please also note that states do not take part in company-specific marketing plans, and states do not endorse specific companies or company specific policy and certificate forms. If you have any questions about the availability of this Program in your state, please contact the company or your state insurance department.

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Designed for: Valued Client - Age: 66

Rate Classification: Select

Monthly Cash Benefit (30% of HHC): \$1,800

Elimination Period: 90 Calendar Days

Maximum Monthly Benefit: \$6,000

Cash Benefit Elimination Period: 0 Days

Policy Limit: \$216,000

Inflation Protection: 3% Compound Lifetime

Benefit Duration (NH): 3 years (36 months)

Mode: Annual

### Alternate Coverage Options

Inflation Rider	Benefit Duration (NH)	Maximum Monthly Benefit / Cash Benefit					
		\$5,000/ \$1,500	\$5,500/ \$1,650	\$6,000/ \$1,800	\$6,500/ \$1,950	\$7,000/ \$2,100	\$7,500/ \$2,250
No Inflation- Not Partnership Qualified for ages under 76	2 years	1,194.84	1,314.32	1,433.80	1,553.29	1,672.77	1,792.25
	3 years	1,376.01	1,513.62	1,651.21	1,788.81	1,926.41	2,064.02
	4 years	1,546.55	1,701.20	1,855.85	2,010.51	2,165.16	2,319.82
	5 years	1,741.48	1,915.62	2,089.78	2,263.92	2,438.07	2,612.22
3% Compound Lifetime	2 years	1,829.30	2,012.23	2,195.15	2,378.09	2,561.01	2,743.94
	3 years	2,106.67	2,317.35	2,528.00	2,738.67	2,949.33	3,160.01
	4 years	2,367.76	2,604.54	2,841.31	3,078.09	3,314.86	3,551.65
	5 years	2,666.21	2,932.82	3,199.45	3,466.06	3,732.69	3,999.31
4% Compound Lifetime	2 years	2,237.93	2,461.72	2,685.51	2,909.31	3,133.10	3,356.88
	3 years	2,577.27	2,835.00	3,092.71	3,350.44	3,608.17	3,865.90
	4 years	2,896.68	3,186.35	3,476.01	3,765.69	4,055.35	4,345.03
	5 years	3,261.80	3,587.96	3,914.16	4,240.32	4,566.50	4,892.69
5% Compound Lifetime	2 years	2,736.18	3,009.79	3,283.40	3,557.03	3,830.64	4,104.25
	3 years	3,151.06	3,466.18	3,781.27	4,096.37	4,411.49	4,726.60
	4 years	3,541.59	3,895.75	4,249.90	4,604.07	4,958.22	5,312.39
	5 years	3,987.99	4,386.78	4,785.59	5,184.38	5,583.18	5,981.98

The premiums above are based on the coverage illustrated on page 2.

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## Tax Qualified Long-Term Care Insurance Policy Illustration



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Designed for: Valued Client - Age: 66

Rate Classification: Select

Monthly Cash Benefit (30% of HHC): \$1,800

Elimination Period: 90 Calendar Days

Maximum Monthly Benefit: \$6,000

Cash Benefit Elimination Period: 0 Days

Policy Limit: \$216,000

Inflation Protection: 3% Compound Lifetime

Benefit Duration (NH): 3 years (36 months)

Mode: Annual

### Inflation Protection Comparison

#### Monthly Cash Benefit (30% of HHC):

	3% Compound Lifetime	4% Compound Lifetime	5% Compound Lifetime
Today	\$1,800	\$1,800	\$1,800
In 10 years	\$2,419	\$2,666	\$2,933
In 15 years	\$2,805	\$3,244	\$3,744
In 20 years	\$3,252	\$3,947	\$4,779
In 30 years	\$4,373	\$5,844	\$7,784

#### Maximum Monthly Benefit

	3% Compound Lifetime	4% Compound Lifetime	5% Compound Lifetime
Today	\$6,000	\$6,000	\$6,000
In 10 years	\$8,064	\$8,884	\$9,773
In 15 years	\$9,348	\$10,809	\$12,474
In 20 years	\$10,837	\$13,151	\$15,921
In 30 years	\$14,564	\$19,467	\$25,935

#### Policy Limit

	3% Compound Lifetime	4% Compound Lifetime	5% Compound Lifetime
Today	\$216,000	\$216,000	\$216,000
In 10 years	\$290,286	\$319,733	\$351,841
In 15 years	\$336,522	\$389,004	\$449,048
In 20 years	\$390,123	\$473,283	\$573,111
In 30 years	\$524,294	\$700,574	\$933,537

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## Tax Qualified Long-Term Care Insurance Policy Illustration



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Designed for: Valued Client - Age: 62  
 Monthly Cash Benefit (30% of HHC): \$1,800  
 Maximum Monthly Benefit: \$6,000  
 Policy Limit: \$216,000  
 Benefit Duration (NH): 3 years (36 months)

Rate Classification: Select  
 Elimination Period: 90 Calendar Days  
 Cash Benefit Elimination Period: 0 Days  
 Inflation Protection: 3% Compound Lifetime  
 Mode: Annual

### Alternate Coverage Options

Inflation Rider	Benefit Duration (NH)	Maximum Monthly Benefit / Cash Benefit					
		\$5,000/ \$1,500	\$5,500/ \$1,650	\$6,000/ \$1,800	\$6,500/ \$1,950	\$7,000/ \$2,100	\$7,500/ \$2,250
No Inflation- Not Partnership Qualified for ages under 76	2 years	1,166.59	1,283.25	1,399.90	1,516.56	1,633.22	1,749.89
	3 years	1,504.13	1,654.53	1,804.94	1,955.36	2,105.77	2,256.18
	4 years	1,819.55	2,001.50	2,183.46	2,365.42	2,547.37	2,729.33
	5 years	2,108.19	2,319.00	2,529.82	2,740.64	2,951.46	3,162.27
3% Compound Lifetime	2 years	2,204.86	2,425.34	2,645.82	2,866.29	3,086.78	3,307.29
	3 years	2,842.80	3,127.06	3,411.34	3,695.62	3,979.90	4,264.18
	4 years	3,438.95	3,782.84	4,126.74	4,470.64	4,814.53	5,158.44
	5 years	3,984.47	4,382.91	4,781.36	5,179.80	5,578.25	5,976.68
4% Compound Lifetime	2 years	2,845.32	3,129.84	3,414.36	3,698.89	3,983.42	4,267.97
	3 years	3,668.57	4,035.39	4,402.26	4,769.12	5,135.97	5,502.82
	4 years	4,437.89	4,881.66	5,325.46	5,769.26	6,213.03	6,656.83
	5 years	5,141.86	5,656.03	6,170.22	6,684.41	7,198.60	7,712.77
5% Compound Lifetime	2 years	3,672.43	4,039.67	4,406.89	4,774.12	5,141.38	5,508.63
	3 years	4,734.99	5,208.45	5,681.96	6,155.46	6,628.96	7,102.45
	4 years	5,727.95	6,300.73	6,873.54	7,446.34	8,019.12	8,591.93
	5 years	6,636.57	7,300.20	7,963.86	8,627.52	9,291.18	9,954.81

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Designed for: Valued Client - Age: 62

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Monthly Cash Benefit (30% of HHC): \$1,800

Elimination Period: 90 Calendar Days

Maximum Monthly Benefit: \$6,000

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