

# 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



Mutual of Omaha Insurance Company

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

Plan Design	Valued: Age 66	Valued: Age 62	
Household Status	Partner - Both Insured	Partner - Both Insured	
Gender	Male	Female	
Rate Classification	Select	Select	
Policy Limit	\$324,000	\$324,000	
<b>Cash Benefits (30% of HHC)</b>	\$2,400 per month	\$2,400 per month	
Elimination Period	0 Days	0 Days	
Benefit Duration	11.3 years (135 months)	11.3 years (135 months)	
<b>Reimbursement Benefits:</b>			
Nursing Home (NH)	Up to \$9,000 per month	Up to \$9,000 per month	
Assisted Living	Up to \$9,000 per month	Up to \$9,000 per month	
Home Health Care (HHC) / Adult Day Care	Up to \$9,000 per month	Up to \$9,000 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	-1,625.14	-2,193.01	-3,818.15
Your Annual Premium	3,792.01	5,117.02	8,909.03
<b>Other Modes of Payment</b>			
Annual Premium	3,792.01	5,117.02	8,909.03
Semi-Annual Premium	1,933.93	2,609.68	4,543.61
Quarterly Premium	985.92	1,330.42	2,316.34
Monthly Premium	341.28	460.53	801.81

\*\* 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): \$2,400	Elimination Period: 90 Calendar Days
Maximum Monthly Benefit: \$9,000	Cash Benefit Elimination Period: 0 Days
Policy Limit: \$324,000	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					
		\$7,500/ \$2,250	\$8,000/ \$2,400	\$8,500/ \$2,400	\$9,000/ \$2,400	\$9,500/ \$2,400	\$10,000/ \$2,400
No Inflation- Not Partnership Qualified for ages under 76	2 years	1,792.25	1,911.74	2,031.22	2,150.70	2,270.18	2,389.67
	3 years	2,064.02	2,201.61	2,339.22	2,476.82	2,614.42	2,752.02
	4 years	2,319.82	2,474.47	2,629.13	2,783.79	2,938.44	3,093.10
	5 years	2,612.22	2,786.37	2,960.52	3,134.66	3,308.81	3,482.96
3% Compound Lifetime	2 years	2,743.94	2,926.87	3,109.79	3,292.72	3,475.65	3,658.58
	3 years	3,160.01	3,370.67	3,581.34	3,792.01	4,002.67	4,213.34
	4 years	3,551.65	3,788.41	4,025.20	4,261.98	4,498.75	4,735.54
	5 years	3,999.31	4,265.93	4,532.55	4,799.17	5,065.79	5,332.41
4% Compound Lifetime	2 years	3,356.88	3,580.69	3,804.47	4,028.26	4,252.05	4,475.85
	3 years	3,865.90	4,123.61	4,381.36	4,639.08	4,896.81	5,154.53
	4 years	4,345.03	4,634.68	4,924.36	5,214.04	5,503.70	5,793.37
	5 years	4,892.69	5,218.86	5,545.05	5,871.22	6,197.40	6,523.58
5% Compound Lifetime	2 years	4,104.25	4,377.88	4,651.49	4,925.10	5,198.71	5,472.34
	3 years	4,726.60	5,041.69	5,356.81	5,671.91	5,987.02	6,302.12
	4 years	5,312.39	5,666.54	6,020.71	6,374.87	6,729.02	7,083.20
	5 years	5,981.98	6,380.78	6,779.59	7,178.38	7,577.17	7,975.97

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

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Designed for: Valued Client - Age: 66

Rate Classification: Select

Monthly Cash Benefit (30% of HHC): \$2,400

Elimination Period: 90 Calendar Days

Maximum Monthly Benefit: \$9,000

Cash Benefit Elimination Period: 0 Days

Policy Limit: \$324,000

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	\$2,400	\$2,400	\$2,400
In 10 years	\$3,225	\$3,552	\$3,909
In 15 years	\$3,740	\$4,322	\$4,988
In 20 years	\$4,336	\$5,258	\$6,366
In 30 years	\$5,827	\$7,783	\$10,369

#### Maximum Monthly Benefit

	3% Compound Lifetime	4% Compound Lifetime	5% Compound Lifetime
Today	\$9,000	\$9,000	\$9,000
In 10 years	\$12,094	\$13,321	\$14,660
In 15 years	\$14,020	\$16,206	\$18,711
In 20 years	\$16,253	\$19,716	\$23,880
In 30 years	\$21,843	\$29,186	\$38,897

#### Policy Limit

	3% Compound Lifetime	4% Compound Lifetime	5% Compound Lifetime
Today	\$324,000	\$324,000	\$324,000
In 10 years	\$435,428	\$479,599	\$527,764
In 15 years	\$504,780	\$583,504	\$673,576
In 20 years	\$585,179	\$709,923	\$859,673
In 30 years	\$786,431	\$1,050,859	\$1,400,317

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## Tax Qualified Long-Term Care Insurance Policy Illustration



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Designed for: Valued Client - Age: 62

Rate Classification: Select

Monthly Cash Benefit (30% of HHC): \$2,400

Elimination Period: 90 Calendar Days

Maximum Monthly Benefit: \$9,000

Cash Benefit Elimination Period: 0 Days

Policy Limit: \$324,000

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					
		\$7,500/ \$2,250	\$8,000/ \$2,400	\$8,500/ \$2,400	\$9,000/ \$2,400	\$9,500/ \$2,400	\$10,000/ \$2,400
No Inflation- Not Partnership Qualified for ages under 76	2 years	1,749.89	1,866.53	1,983.20	2,099.86	2,216.52	2,333.17
	3 years	2,256.18	2,406.58	2,557.01	2,707.42	2,857.82	3,008.24
	4 years	2,729.33	2,911.28	3,093.24	3,275.19	3,457.15	3,639.10
	5 years	3,162.27	3,373.09	3,583.90	3,794.72	4,005.54	4,216.36
3% Compound Lifetime	2 years	3,307.29	3,527.75	3,748.24	3,968.73	4,189.22	4,409.69
	3 years	4,264.18	4,548.44	4,832.75	5,117.02	5,401.28	5,685.57
	4 years	5,158.44	5,502.32	5,846.22	6,190.11	6,534.01	6,877.90
	5 years	5,976.68	6,375.14	6,773.58	7,172.02	7,570.47	7,968.92
4% Compound Lifetime	2 years	4,267.97	4,552.47	4,837.02	5,121.56	5,406.08	5,690.60
	3 years	5,502.82	5,869.66	6,236.54	6,603.40	6,970.22	7,337.09
	4 years	6,656.83	7,100.61	7,544.41	7,988.19	8,431.98	8,875.77
	5 years	7,712.77	8,226.97	8,741.14	9,255.32	9,769.52	10,283.70
5% Compound Lifetime	2 years	5,508.63	5,875.85	6,243.11	6,610.36	6,977.59	7,344.82
	3 years	7,102.45	7,575.93	8,049.45	8,522.96	8,996.41	9,469.93
	4 years	8,591.93	9,164.71	9,737.51	10,310.30	10,883.10	11,455.90
	5 years	9,954.81	10,618.49	11,282.12	11,945.78	12,609.44	13,273.10

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Designed for: Valued Client - Age: 62

Rate Classification: Select

Monthly Cash Benefit (30% of HHC): \$2,400

Elimination Period: 90 Calendar Days

Maximum Monthly Benefit: \$9,000

Cash Benefit Elimination Period: 0 Days

Policy Limit: \$324,000

Inflation Protection: 3% Compound Lifetime

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