

Long Term Care Premium Comparison

Date: 07/31/17

Prepared for: **Cindy**

State: FL
 Birthdate:
 Age: 63

Prepared by:
Scott Olson
LTCShop.com
877-727-9582
Scott@LTCShop.com

	Mass Mutual, Signature Care MM-500 2013	Mutual of Omaha MutualCare Custom Solution	Mutual of Omaha MutualCare Custom Solution	Mutual of Omaha MutualCare Custom Solution
Tax Qualified	Yes	Yes	Yes	Yes
Underwriting Class	Ultra Prefrd	Preferred	Preferred	Preferred
Facility Daily Benefit	\$140	\$130	\$130	\$130
Facility Benefit Period	2 Years	2.10 Years	2.10 Years	2.10 Years
Home Care Daily Benefit	\$140	100%	100%	100%
Monthly Home Care	Monthly	Monthly	Monthly	Monthly
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled
Inflation Protection	3% Compound	1% Compound	3% Compound	3% Compound
Facility Elimination Period	90 Days	90 day	90 day	90 day
Nonforfeiture	Contingent	Contingent	Contingent	Contingent
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Annual	Annual	Annual	Annual
Partnership Plan	Yes	Yes	Yes	Yes
Gender	Female	Female	Female	Female
Other	Policy Type: Comprehensive Pool of Money: \$102,200.00	Monthly Benefit: \$4000 Pool of Money: \$100,000 Benefit Period Years: 2.1 Assisted Living: 100% Cash Benefit: 40% Cash Benefit Amount: \$1600 Inflation Duration: Lifetime w/buy up	Monthly Benefit: \$4000 Pool of Money: \$100,000 Benefit Period Years: 2.1 Assisted Living: 100% Cash Benefit: 40% Cash Benefit Amount: \$1600 Inflation Duration: 15 yr w/buy up	Monthly Benefit: \$4000 Pool of Money: \$100,000 Benefit Period Years: 2.1 Assisted Living: 100% Cash Benefit: 40% Cash Benefit Amount: \$1600 Inflation Duration: Lifetime w/buy up
Premium	\$2,207.23	\$2,217.49	\$2,511.17	\$3,233.92
Total Premium				
	Tax-qualified plan with pooled benefit.	Mutual of Omaha MutualCare Custom Solution is a tax-qualified plan with pooled benefits.	Mutual of Omaha MutualCare Custom Solution is a tax-qualified plan with pooled benefits.	Mutual of Omaha MutualCare Custom Solution is a tax-qualified plan with pooled benefits.

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