

MutualCare® Custom Solution

Tax Qualified Long-Term Care Insurance Policy Illustration



Mutual of Omaha Insurance Company

Designed for: Mrs Harris & Mr Harris

Plan Design	Mrs: Age 62	Mr: Age 60
Household Status	Partner - Both Insured	Partner - Both Insured
Gender	Female	Male
Rate Classification	Select	Preferred
Policy Limit	\$125,000	\$125,000
Cash Benefits (40% of HHC)	\$2,000 per month	\$2,000 per month
Elimination Period	0 Days	0 Days
Benefit Duration	5.2 years (62.5 months)	5.2 years (62.5 months)
Reimbursement Benefits:		
Nursing Home (NH)	Up to \$5,000 per month	Up to \$5,000 per month
Assisted Living	Up to \$5,000 per month	Up to \$5,000 per month
Home Health Care (HHC)	Up to \$5,000 per month	Up to \$5,000 per month
Elimination Period (Calendar Days)	90 Days	90 Days
Benefit Duration (NH)	2.1 years (25 months)	2.1 years (25 months)
Partnership Qualified	Yes**	Yes**

Inflation Protection		
Inflation Protection Benefit	2.25% Compound Lifetime with Buy Up Option	2.25% Compound Lifetime with Buy Up Option

Optional Benefits		
Shared Benefit	Yes	Yes

Total Premium	Mrs	Mr	Combined
30% Partner - Both Insured Savings*	-981.40	-556.01	-1,537.41
15% Preferred Rate Savings*	0.00	-278.00	-278.00
Your Annual Premium	2,289.94	1,225.26	3,515.20

Other Modes of Payment			
Annual Premium	2,289.94	1,225.26	3,515.20
Semi-Annual Premium	1,167.87	624.89	1,792.76
Quarterly Premium	595.38	318.56	913.94
Monthly Premium	206.09	110.27	316.36

* The total premium quoted and the total allowances quoted are accurate. However, individual allowance amounts are estimates and are shown for illustrative purposes only.

** 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.

This is a proposal, not an offer, and is subject to underwriting. This policy may not cover all of the costs associated with long-term care incurred during the period of coverage. Please carefully review the accompanying outline of coverage for a full description of policy benefits and policy limitations and exclusions. Premium rates are subject to increase. A medical exam may be required for coverage.