

**PREMIUM CALCULATION**

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**Policy Benefits You Have Chosen**

Prepared For: **John**  
 State: **CA**  
 Age: **65** Birthdate:

Prepared For: **Zhao**  
 State: **CA**  
 Age: **53** Birthdate:

Partnership Plan	<b>No</b>	Partnership Plan	<b>No</b>
Gender	<b>Male</b>	Gender	<b>Female</b>
Underwriting Class	<b>Class I</b>	Underwriting Class	<b>Preferred</b>
Monthly Benefit	<b>\$5000</b>	Monthly Benefit	<b>\$5000</b>
Pool of Money	<b>\$300,000</b>	Pool of Money	<b>\$300,000</b>
Benefit Period Years	<b>5.</b>	Benefit Period Years	<b>5.</b>
Home Care Benefit	<b>100%</b>	Home Care Benefit	<b>100%</b>
Professional Home Care	<b>No</b>	Professional Home Care	<b>No</b>
Assisted Living	<b>100%</b>	Assisted Living	<b>100%</b>
Cash Benefit	<b>40%</b>	Cash Benefit	<b>40%</b>
Cash Benefit Amount	<b>\$2000</b>	Cash Benefit Amount	<b>\$2000</b>
Elimination Period	<b>90 day</b>	Elimination Period	<b>90 day</b>
Waiver of HHC EP	<b>No</b>	Waiver of HHC EP	<b>No</b>
Inflation Protection	<b>1% Compound</b>	Inflation Protection	<b>1% Compound</b>
Inflation Protection Duration	<b>Lifetime w/buy up</b>	Inflation Protection Duration	<b>Lifetime w/buy up</b>
Nonforfeiture	<b>Contingent</b>	Nonforfeiture	<b>Contingent</b>
Return of Premium	<b>None</b>	Return of Premium	<b>None</b>
Joint Waiver of Premium	<b>No</b>	Joint Waiver of Premium	<b>No</b>
Survivorship	<b>No</b>	Survivorship	<b>No</b>
Shared Care	<b>No</b>	Shared Care	<b>No</b>
Security Benefit	<b>No</b>	Security Benefit	<b>No</b>
Partner Discount	<b>Both Insured</b>	Partner Discount	<b>Both Insured</b>
Group Discount	<b>No</b>	Group Discount	<b>No</b>
Payment Option	<b>Lifetime</b>	Payment Option	<b>Lifetime</b>
Modal Factor	<b>Annual</b>	Modal Factor	<b>Annual</b>
<b>Premium</b>	<b>\$2,819.45</b>	<b>Premium</b>	<b>\$1,902.52</b>
<b>Total Premium:</b>	<b>\$4,721.97</b>		

Mutual of Omaha MutualCare Custom Solution CA is a tax-qualified plan with pooled benefits.

A built-in cash benefit option allows choosing 40% of the home care benefit as cash in lieu of all other benefits.

This is an independent illustration not provided or approved by the issuers of the policies shown. Use the Insurer's forms and software for Insurer-approved quotes and applications.