

# Long Term Care Premium Comparison

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Prepared for: **Louise**

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State: **WA**  
 Birthdate:  
 Age: **71**

|                             | Mass Mutual, Signature Care MM-500 2013                                 | Mutual of Omaha MutualCare Custom Solution  |
|-----------------------------|---|---|
| Tax Qualified               | <b>Yes</b>  | <b>Yes</b>  |
| Underwriting Class          | <b>Sel Prefrd</b>   | <b>Select</b>   |
| Facility Daily Benefit      | <b>\$140</b>  | <b>\$130</b>  |
| Facility Benefit Period     | <b>6 Years</b>  | <b>5.70 Years</b>   |
| Home Care Daily Benefit     | <b>\$140</b>  | <b>100%</b>   |
| Monthly Home Care           | <b>Daily</b>  | <b>Monthly</b>  |
| Home Care Benefit Period    | <b>Pooled</b>   | <b>Pooled</b>   |
| Inflation Protection        | <b>3% Compound</b>  | <b>3% Compound</b>  |
| Facility Elimination Period | <b>90 Days</b>  | <b>90 day</b>   |
| Nonforfeiture               | <b>Contingent</b>   | <b>Contingent</b>   |
| Marital Discount            | <b>One Insured</b>  | <b>One Insured</b>  |
| Payment Option              | <b>Lifetime</b>   | <b>Lifetime</b>   |
| Modal Factor                | <b>Annual</b>   | <b>Annual</b>   |
| Partnership Plan            | <b>Yes</b>  | <b>Yes</b>  |
| Gender                      | <b>Female</b>   | <b>Female</b>   |
| Other                       | Policy Type: <b>Comprehensive</b><br>Pool of Money: <b>\$306,600.00</b> | Monthly Benefit: <b>\$4000</b><br>Pool of Money: <b>\$275,000</b><br>Benefit Period Years: <b>5.7</b><br>Assisted Living: <b>100%</b><br>Cash Benefit: <b>40%</b><br>Cash Benefit Amount: <b>\$1600</b><br>Inflation Duration: <b>Lifetime w/buy up</b> |
| Premium                     | <b>\$5,679.14</b>   | <b>\$6,390.72</b>   |
| Total Premium               |   |   |
|                             | Tax-qualified plan with pooled benefit.                                 | Mutual of Omaha MutualCare Custom Solution is a tax-qualified plan with pooled benefits.  |

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