

PREMIUM CALCULATION

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Policy Benefits You Have Chosen

Prepared For: **Carolyn**
 State: **CA**
 Age: **51** Birthdate:

Prepared For: **Partner**
 State: **CA**
 Age: **50** Birthdate:

Partnership Plan	No	Partnership Plan	No
Gender	Female	Gender	Female
Underwriting Class	Select	Underwriting Class	Preferred
Monthly Benefit	\$3500	Monthly Benefit	\$3500
Pool of Money	\$125,000	Pool of Money	\$125,000
Benefit Period Years	3.	Benefit Period Years	3.
Home Care Benefit	100%	Home Care Benefit	100%
Professional Home Care	No	Professional Home Care	No
Assisted Living	100%	Assisted Living	100%
Cash Benefit	40%	Cash Benefit	40%
Cash Benefit Amount	\$1400	Cash Benefit Amount	\$1400
Elimination Period	90 day	Elimination Period	90 day
Waiver of HHC EP	No	Waiver of HHC EP	No
Inflation Protection	3% Compound	Inflation Protection	3% Compound
Inflation Protection Duration	Lifetime w/buy up	Inflation Protection Duration	Lifetime w/buy up
Nonforfeiture	Contingent	Nonforfeiture	Contingent
Return of Premium	None	Return of Premium	None
Joint Waiver of Premium	No	Joint Waiver of Premium	No
Survivorship	No	Survivorship	No
Shared Care	Yes	Shared Care	Yes
Security Benefit	No	Security Benefit	No
Partner Discount	Both Insured	Partner Discount	Both Insured
Group Discount	No	Group Discount	No
Payment Option	Lifetime	Payment Option	Lifetime
Modal Factor	Annual	Modal Factor	Annual
Premium	\$1,965.87	Premium	\$1,627.79
Total Premium:	\$3,593.66		

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.