

Long Term Care Premium Comparison

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Prepared for: **Laura & John**

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State: CA CA
 Birthdate:
 Age: 57 63

	Laura	John	Laura	John
	Mutual of Omaha MutualCare Custom Solution CA	Mutual of Omaha MutualCare Custom Solution CA	Mass Mutual, Signature Care MM-500 2013	Mass Mutual, Signature Care MM-500 2013
Tax Qualified	Yes	Yes	Yes	Yes
Underwriting Class	Select	Select	Sel Prefrd	Sel Prefrd
Facility Daily Benefit	\$230	\$230	\$230	\$230
Facility Benefit Period	3.00 Years	3.00 Years	6 Years	6 Years
Home Care Daily Benefit	100%	100%	\$230	\$230
Monthly Home Care	Monthly	Monthly	Monthly	Monthly
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled
Facility Elimination Period	90 day	90 day	90 Days	90 Days
Nonforfeiture	Contingent	Contingent	Contingent	Contingent
Shared Benefit	Yes	Yes	No	No
Marital Discount	Both Insured	Both Insured	Both Insured	Both Insured
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Annual	Annual	Annual	Annual
Gender	Female	Male	Female	Male
Other	Monthly Benefit: \$7000 Pool of Money: \$250,000 Benefit Period Years: 3. Assisted Living: 100% Cash Benefit: 40% Cash Benefit Amount: \$2400	Monthly Benefit: \$7000 Pool of Money: \$250,000 Benefit Period Years: 3. Assisted Living: 100% Cash Benefit: 40% Cash Benefit Amount: \$2400	Policy Type: Comprehensive Pool of Money: \$503,700.00	Policy Type: Comprehensive Pool of Money: \$503,700.00
Premium	\$2,079.93	\$1,907.19	\$1,897.90	\$2,794.82
Total Premium	\$3,987.12		\$4,692.72	
	Mutual of Omaha MutualCare Custom Solution CA is a tax-qualified plan with pooled benefits.	Mutual of Omaha MutualCare Custom Solution CA is a tax-qualified plan with pooled benefits.	Tax-qualified plan with pooled benefit.	Tax-qualified plan with pooled benefit.

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