

Long Term Care Premium Comparison

Date: 04/19/18

Prepared for: **Laura & John**

State: CA CA
 Birthdate:
 Age: 57 63

Prepared by:
Scott Olson
LTCShop.com
877-727-9582
Scott@LTCShop.com

	Laura	John	Laura	John
	Mutual of Omaha MutualCare Custom Solution CA	Mutual of Omaha MutualCare Custom Solution CA	New York Life LTC Select Premier 5.5	New York Life LTC Select Premier 5.5
Tax Qualified	Yes	Yes	Yes	Yes
Underwriting Class	Select	Select	Standard	Standard
Facility Daily Benefit	\$230	\$230	\$230	\$230
Facility Benefit Period	3.00 Years	3.00 Years	3 years	3 years
Home Care Daily Benefit	100%	100%	100%	100%
Monthly Home Care	Monthly	Monthly	Daily	Daily
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	3rd Pool	3rd Pool
Marital Discount	Both Insured	Both Insured	Yes	Yes
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	Pool of Money: \$251,850 Shared 3rd Pool: \$251,850	Pool of Money: \$251,850 Shared 3rd Pool: \$251,850
Premium	\$2,079.93	\$1,907.19	\$2,510.96	\$3,445.20
Total Premium	\$3,987.12		\$5,956.16	
	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.	LTC Select Premier 5.5 is a tax-qualified plan with a pooled home and facility care benefit.	LTC Select Premier 5.5 is a tax-qualified plan with a pooled home and facility care benefit.

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.

Copyright (C) StrateCision, Inc. 1997-2015 35 Highland Circle, Needham, MA 02494 (Ver:2016.1.0.192)