

MutualCare® Secure Solution

Tax Qualified Long-Term Care Insurance Policy Illustration



Mutual of Omaha Insurance Company

Designed for: Valued Client

Plan Design		Client1: Age 65
Household Status		Single
Gender		Female
Rate Classification		Select
Policy Limit		\$240,000
Cash Benefits (30% of HHC)		\$1,500 per month
Elimination Period		0 Days
Benefit Duration		13.3 years (160 months)
Reimbursement Benefits:		
Nursing Home (NH)		Up to \$5,000 per month
Assisted Living		Up to \$5,000 per month
Home Health Care (HHC)		Up to \$5,000 per month
Elimination Period (Calendar Days)		90 Days
Benefit Duration (NH)		4 years (48 months)
Partnership Qualified		Yes**

Inflation Protection	
Inflation Protection Benefit	3% Compound 20 Years

Total Premium		Client1
Your Annual Premium		5,053.49

Other Modes of Payment	
Annual Premium	5,053.49
Semi-Annual Premium	2,577.29
Quarterly Premium	1,313.91
Monthly Premium	454.82

** The coverage advertised may meet the requirements for participating in a Long-Term Care Insurance Partnership Program in some states. Under this Program, the policyholder may be able to protect assets from Medicaid spend-down requirements through a feature known as 'asset disregard'. Nothing in a policy or certificate issued by a company is a guarantee of Medicaid eligibility, nor a guarantee of any ability to disregard assets for purposes of Medicaid eligibility. Please also note that states do not take part in company-specific marketing plans, and states do not endorse specific companies or company specific policy and certificate forms. If you have any questions about the availability of this Program in your state, please contact the company or your state insurance department.

This is a proposal, not an offer, and is subject to underwriting. This policy may not cover all of the costs associated with long-term care incurred during the period of coverage. Please carefully review the accompanying outline of coverage for a full description of policy benefits and policy limitations and exclusions. Premium rates are subject to increase. A medical exam may be required for coverage.

MutualCare® Secure Solution

Tax Qualified Long-Term Care Insurance Policy Illustration



Mutual of Omaha Insurance Company

Designed for: Client1 - Age: 65
Monthly Cash Benefit (30% of HHC): \$1,500
Maximum Monthly Benefit: \$5,000
Policy Limit: \$240,000
Benefit Duration (NH): 4 years (48 months)

Rate Classification: Select
Elimination Period: 90 Calendar Days
Cash Benefit Elimination Period: 0 Days
Inflation Protection: 3% Compound 20 Years
Mode: Annual

Break Even Analysis

Years Premium Paid	Age	Annualized Premium	Future Monthly Benefit / Cost of Care	Days on Claim to Recover Premiums Paid
1	66	\$5,053.49	\$5,150	30
2	67	\$5,053.49	\$5,305	58
3	68	\$5,053.49	\$5,464	84
4	69	\$5,053.49	\$5,628	108
5	70	\$5,053.49	\$5,797	131
10	75	\$5,053.49	\$6,721	226
15	80	\$5,053.49	\$7,792	292
20	85	\$5,053.49	\$9,033	336
25	90	\$5,053.49	\$9,033	420
30	95	\$5,053.49	\$9,033	504
35	100	\$5,053.49	\$9,033	588

The "Future Monthly Benefit/Cost of Care" shows the value of the policy's "Maximum Monthly Benefit" over time based on the Maximum Monthly Benefit and Inflation Protection option selected, as indicated at the top of this page. This illustration assumes that actual covered expenses are equal to or greater than your Maximum Monthly Benefit and that the full Maximum Monthly Benefit is paid for each month on claim. The "Days on Claim to Recover Premium Paid" figures are calculated by taking the total premium paid divided by the "Future Monthly Benefit/Cost of Care" multiplied by 30.

The premiums above are based on the coverage illustrated on page 1.

This is a proposal, not an offer, and is subject to underwriting. This policy may not cover all of the costs associated with long-term care incurred during the period of coverage. Please carefully review the accompanying outline of coverage for a full description of policy benefits and policy limitations and exclusions. Premium rates are subject to increase. A medical exam may be required for coverage.