

Long Term Care Premium Comparison

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Prepared for: **Husband & Wife**

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	Husband	Wife	Husband	Wife	Husband	Wife
	Mutual of Omaha MutualCare Secure Solution	Mutual of Omaha MutualCare Secure Solution	Mass Mutual, Signature Care MM-500 2013	Mass Mutual, Signature Care MM-500 2013	Northwestern Mutual QuietCare UU	Northwestern Mutual QuietCare UU
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Preferred	Preferred	Ultra Prefrd	Ultra Prefrd	Standard	Standard
Facility Daily Benefit	\$200	\$200	\$200	\$200	\$200	\$200
Facility Benefit Period	3 Years	3 Years	3 Years	3 Years	3 years	3 years
Home Care Daily Benefit	100%	100%	\$200	\$200	100%	100%
Monthly Home Care	Monthly	Monthly	Monthly	Monthly	Monthly	Monthly
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled
Inflation Protection	3% Compound	3% Compound	3% Compound	3% Compound	3% Compound	3% Compound
Facility Elimination Period	90 day	90 day	90 Days	90 Days	12 weeks	12 weeks
Nonforfeiture	Contingent	Contingent	No	No	No	No
Marital Discount	Both Insured	Both Insured	Both Insured	Both Insured	Both Insured	Both Insured
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Annual	Annual	Annual	Annual	Annual	Annual
Gender	Male	Female	Male	Female	Male	Female
Other	Monthly Benefit: \$6000 Pool of Money: \$216,000.00 Assisted Living: 100% Cash Benefit: 30% Cash Benefit Amount: \$1800	Monthly Benefit: \$6000 Pool of Money: \$216,000.00 Assisted Living: 100% Cash Benefit: 30% Cash Benefit Amount: \$1800	Policy Type: Comprehensive Pool of Money: \$219,000.00	Policy Type: Comprehensive Pool of Money: \$219,000.00	Monthly Benefit: \$6000 Pool of Money: \$216,000	Monthly Benefit: \$6000 Pool of Money: \$216,000
Premium	\$1,648.95	\$2,698.84	\$2,380.45	\$2,380.45	\$2,295.30	\$4,428.90
Total Premium	\$4,347.79		\$4,760.90		\$6,724.20	
	Mutual of Omaha MutualCare Secure Solution is a tax-qualified plan with pooled benefits.	Mutual of Omaha MutualCare Secure Solution is a tax-qualified plan with pooled benefits.	Tax-qualified plan with pooled benefit.	Tax-qualified plan with pooled benefit.	Northwestern Mutual QuietCare UU is a Tax Qualified plan. Facility and home care benefits are pooled.	Northwestern Mutual QuietCare UU is a Tax Qualified plan. Facility and home care benefits are pooled.

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