

Long Term Care Premium Comparison

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Prepared for: **Husband & Wife**

Prepared by:
Jack Lenenberg

State: MA MA
 Birthdate:
 Age: 60 60

(800) 891-5824
Jack@LTCPartner.com

	Husband	Wife	Husband	Wife	Husband	Wife
	Mass Mutual, Signature Care MM-500 2013	Mass Mutual, Signature Care MM-500 2013	Mutual of Omaha MutualCare Custom Solution	Mutual of Omaha MutualCare Custom Solution	Northwestern Mutual QuietCare UU	Northwestern Mutual QuietCare UU
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Ultra Prefrd	Ultra Prefrd	Preferred	Preferred	Standard	Standard
Facility Daily Benefit	\$200	\$200	\$200	\$200	\$200	\$200
Facility Benefit Period	6 Years	6 Years	5.90 Years	5.90 Years	6 years	6 years
Home Care Daily Benefit	\$200	\$200	100%	100%	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 Days	90 Days	90 day	90 day	12 weeks	12 weeks
Nonforfeiture	No	No	Contingent	Contingent	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	Policy Type: Comprehensive Pool of Money: \$438,000.00	Policy Type: Comprehensive Pool of Money: \$438,000.00	Pool of Money: \$425,000 Monthly Benefit: \$6000 Benefit Period Years: 5.9 Assisted Living: 100% Cash Benefit: 40% Cash Benefit Amount: \$2400 Inflation Duration: Lifetime w/buy up	Pool of Money: \$425,000 Monthly Benefit: \$6000 Benefit Period Years: 5.9 Assisted Living: 100% Cash Benefit: 40% Cash Benefit Amount: \$2400 Inflation Duration: Lifetime w/buy up	Monthly Benefit: \$6000 Pool of Money: \$432,000	Monthly Benefit: \$6000 Pool of Money: \$432,000
Premium	\$3,107.20	\$3,107.20	\$2,402.25	\$4,286.03	\$3,124.80	\$6,468.00
Total Premium	\$6,214.40		\$6,688.28		\$9,592.80	
	Tax-qualified plan with pooled benefit.	Tax-qualified plan with pooled benefit.	Mutual of Omaha MutualCare Custom Solution is a tax-qualified plan with pooled benefits.	Mutual of Omaha MutualCare Custom Solution is a tax-qualified plan with pooled benefits.	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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