

# Long Term Care Premium Comparison

Date: 11/16/11

Prepared for: **Valued Client**

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	<b>Mutual of Omaha Mutual Care Plus</b>	<b>Genworth Privileged Choice Flex</b>	<b>Prudential LTC3 2011</b>	<b>New York Life LTC Select Premier</b>	<b>Northwestern Mutual TT Series</b>	<b>State Farm 97062 Series</b>
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Preferred	Preferred	Preferred	Preferred	Standard	Preferred
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	50%	100%	100%	100%	100%	\$200
Monthly Home Care	Monthly	Daily	Daily Benefit	Daily	Monthly	Daily
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled
Inflation Protection	5% Compound	5% Compound	5% Compound	5% Compound	5% Compound	Compound
Facility Elimination Period	90 Day	90 days	90 days	60 days	12 weeks	90 Days
Nonforfeiture	Contingent	Contingent	Contingent	Contingent	No	Contingent
Restoration of Benefit	No	No	Yes	No	No	Yes
Marital Discount	Both Insured	Both Insured	Both Insured	No	Both Insured	Yes
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Monthly PAC	Monthly	Monthly EFT	Monthly	Monthly	Monthly
Other	Policy Type: <b>MutCare MyWay</b> Partner Rate Class: <b>Preferred</b> Monthly Benefit: <b>\$6000</b> Pool of Money: <b>\$216,000.00</b> Assisted Living: <b>100%</b> Cash Benefit: <b>35%</b>	Benefit Type: <b>Daily</b>  Pool of Money: <b>\$219,000</b>  Assisted Living Benefit: <b>100%</b>  Elimination Period Type: <b>Service Days</b>	Lifetime Maximum: <b>\$219,000</b>	Pool of Money: <b>\$219,000</b>	Monthly Benefit: <b>\$6000</b> Pool of Money: <b>\$216,000</b>	Partnership Plan: <b>Yes</b>  Pool of Money: <b>\$219,000</b>
Premium	<b>\$152.40</b>	<b>\$166.65</b>	<b>\$229.83</b>	<b>\$326.34</b>	<b>\$323.74</b>	<b>\$338.00</b>
Total Premium						
	Mutual of Omaha Mutual Care Plus is a Tax Qualified plan with pooled benefits.	Tax-qualified plan with pooled facility and home care benefit.	Tax-qualified plan with pooled benefit and cash alternative benefit.	LTC Select Premier TQ is a tax-qualified plan with a pooled home and facility care benefit.	Northwestern Mutual TT-Series is a Tax Qualified plan. Facility and home care benefits are pooled.	Tax-qualified plan with pooled benefits.

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