

# Long Term Care Premium Comparison

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Prepared for: **Valued Client & Valued Client**

Prepared by:  
**Jack Lenenberg**

State:           MA                               MA  
 Birthdate:  
 Age:             60                               60

**(800) 891-5824**  
**Jack@LTCPartner.com**

	Mass Mutual, Signature Care MM-500 2013	Mass Mutual, Signature Care MM-500 2013	Mutual of Omaha MutualCare Secure Solution	Mutual of Omaha MutualCare Secure Solution	John Hancock Performance LTC	John Hancock Performance LTC
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Sel Prefrd	Sel Prefrd	Select	Select	Select	Select
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	\$200	\$200	100%	100%	100%	100%
Monthly Home Care	Daily	Daily	Monthly	Monthly	Daily	Daily
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled
Inflation Protection	3% Compound	3% Compound	3% Compound	3% Compound	3% Comp. GPO	3% Comp. GPO
Facility Elimination Period	90 Days	90 Days	90 day	90 day	90 days	90 days
Nonforfeiture	No	No	Contingent	Contingent	Contingent	Contingent
Return of Premium	No	No	No	No	To Age 65	To Age 65
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: <b>Comprehensive</b> Pool of Money: <b>\$219,000.00</b>	Policy Type: <b>Comprehensive</b> Pool of Money: <b>\$219,000.00</b>	Monthly Benefit: <b>\$6000</b> Pool of Money: <b>\$216,000.00</b> Assisted Living: <b>100%</b> Cash Benefit: <b>30%</b> Cash Benefit Amount: <b>\$1800</b>	Monthly Benefit: <b>\$6000</b> Pool of Money: <b>\$216,000.00</b> Assisted Living: <b>100%</b> Cash Benefit: <b>30%</b> Cash Benefit Amount: <b>\$1800</b>	Benefit Type: <b>Daily</b> Maximum Benefit: <b>\$219,000.00</b>	Benefit Type: <b>Daily</b> Maximum Benefit: <b>\$219,000.00</b>
Premium	<b>\$2,531.04</b>	<b>\$2,531.04</b>	<b>\$1,939.93</b>	<b>\$3,175.12</b>	<b>\$1,708.00</b>	<b>\$2,492.00</b>
Total Premium	<b>\$5,062.08</b>		<b>\$5,115.05</b>		<b>\$4,200.00</b>	
	Tax-qualified plan with pooled benefit.	Tax-qualified plan with pooled benefit.	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.

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