## Mutual of Omaha MutualCare Secure Solution Cost of Waiting

If you decide that long term care insurance is the right decision to protect your assets and your family's financial future, the best time to buy it is now. By doing this:

You avoid the risk of needing care you will have to pay for yourself.

You avoid the risk of developing a condition that would make you uninsurable later.

You pay lower premiums now, rather than paying higher premiums later.

The tables below show the cost of waiting and buying later, assuming that premiums do not change, you remain insurable, and you buy the coverage shown in this illustration. The Daily Benefit is increased 5% for each year you wait, to cover the increased cost of care over time.

Client: Valued Client Age: 54 DOB: State: AL

Partnership Plan	No	Waiver of HHC EP	No
Gender	Female	Inflation Protection	3% Compound
Underwriting Class	Preferred	Nonforfeiture	Contingent
Monthly Benefit	<b>\$4500</b>	Return of Premium	No
Benefit Period	3 Years	Shared Care	No
Pool of Money	\$162,000.00	Security Benefit	No
Home Care Benefit	100%	Partner Discount	None
Assisted Living	100%	Group Discount	No
Cash Benefit	30%	Payment Option	Lifetime
Cash Benefit Amount	\$1350	Modal Factor	Annual
Elimination Period	90 day		

Age at Purchase	Monthly Benefit	Premium	Premiums Paid to Age 90	Cost of Waiting
54	\$4,500	\$2,421	\$87,173	\$0
56	\$4,682	\$2,631	\$89,457	\$2,284
58	\$4,871	\$2,909	\$93,073	\$5,900
60	\$5,068	\$3,256	\$97,694	\$10,521
62	\$5,272	\$3,640	\$101,921	\$14,749
64	\$5,485	\$4,172	\$108,468	\$21,295

This is an independent illustration not provided or approved by the issuers of the policies shown. Use the Insurer's forms and software for Insurer-approved quotes and applications.