Long Term Care Premium Comparison

Date: **07/24/17**

Prepared for: **Richard Prospect & Rachel Prospect**

Prepared by:
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State: AL AL
Birthdate:
Age: 54 53

	Richard Prospect	Rachel Prospect	Richard Prospect	Rachel Prospect	Richard Prospect	Rachel Prospect
	Mutual of Omaha MutualCare Secure Solution	**Mutual of Omaha MutualCare Secure Solution**	**Transamerica TransCare III**	**Transamerica TransCare III**	**Genworth Privileged Choice Flex 3 Enhanced**	**Genworth Privileged Choice Flex 3 Enhanced**
Tax Qualified	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**
Underwriting Class	**Preferred**	**Preferred**	**Preferred**	**Preferred**	**Preferred Best**	**Preferred Best**
Facility Daily Benefit	**$150**	**$150**	**$150**	**$150**	**N/A**	**N/A**
Facility Benefit Period	**3 Years**	**3 Years**	**3 Years**	**3 Years**	**3 Years**	**3 Years**
Home Care Daily Benefit	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**
Monthly Home Care	**Monthly**	**Monthly**	**Monthly Benefit**	**Monthly Benefit**	**Monthly**	**Monthly**
Home Care Benefit Period	**Pooled**	**Pooled**	**Pooled**	**Pooled**	**Pooled**	**Pooled**
Inflation Protection	**3% Compound**	**3% Compound**	**3% Step Rated**	**3% Step Rated**	**3% Compound**	**3% Compound**
Facility Elimination Period	**90 day**	**90 day**	**90 days**	**90 days**	**90 days**	**90 days**
Zero Day HC Elim. Period	**No**	**No**	**Yes**	**Yes**	**No**	**No**
Nonforfeiture	**Contingent**	**Contingent**	**Contingent**	**Contingent**	**Contingent**	**Contingent**
Return of Premium	**No**	**No**	**To Age 67**	**To Age 67**	**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	Monthly Benefit: **$4500** Pool of Money: **$162,000.00** Assisted Living: **100%** Cash Benefit: **30%** Cash Benefit Amount: **$1350**	Monthly Benefit: **$4500** Pool of Money: **$162,000.00** Assisted Living: **100%** Cash Benefit: **30%** Cash Benefit Amount: **$1350**	Pool of Money: **$164,250** Cash Alternative Benefit: **33%** Rate Guarantee: **3 Years**	Pool of Money: **$164,250** Cash Alternative Benefit: **33%** Rate Guarantee: **3 Years**	Benefit Type: **Monthly** Monthly Benefit: **$4500** Pool of Money: **$162,000** Assisted Living Benefit: **100%** Elimination Period Type: **Service Days** Prem Waiver on Claim: **Included**	Benefit Type: **Monthly** Monthly Benefit: **$4500** Pool of Money: **$162,000** Assisted Living Benefit: **100%** Elimination Period Type: **Service Days** Prem Waiver on Claim: **Included**
Premium	**$1,051.91**	**$1,657.09**	**$1,125.60**	**$1,649.64**	**$1,222.69**	**$1,201.82**
Total Premium	**$2,709.00**		**$2,775.24**		**$2,424.51**	
	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 comprehensive plan with pooled benefit.	Tax qualified comprehensive plan with pooled benefit.	Tax-qualified plan with pooled facility and home care benefit.	Tax-qualified plan with pooled facility and home care benefit.

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