Mutual of Omaha MutualCare Secure Solution

Inflation Protection - 3% Compound

Compound inflation protection is an automatic annual increase in your policy's Daily Benefit and Lifetime Benefit. The annual increase is 3% of your current Benefit, added to your benefit each year. Increases to Lifetime Benefit may be net of any claims paid.

Long-term care costs have increased in the past, and are expected to increase in the future. Inflation protection increases your benefits to keep up with the increased cost of care.

Cost increases are compounded over time; the increase each year is a percentage of last year's cost. Compound Inflation Protection increases benefits each year by a percentage of the previous year's benefit, and thus is more likely to keep up with long-term care costs, compared to simple annual increases.

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	**$4500**	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	Monthly Benefit	Lifetime Benefit	Premium
54	$4,500.00	$162,000.00	$2,421.47
57	$4,917.27	$177,021.80	$2,421.47
60	$5,373.24	$193,436.50	$2,421.47
63	$5,871.48	$211,373.30	$2,421.47
66	$6,415.93	$230,973.30	$2,421.47
69	$7,010.85	$252,390.80	$2,421.47
72	$7,660.95	$275,794.20	$2,421.47
75	$8,371.33	$301,367.80	$2,421.47
78	$9,147.57	$329,312.70	$2,421.47
81	$9,995.80	$359,848.80	$2,421.47
84	$10,922.68	$393,216.50	$2,421.47
87	$11,935.51	$429,678.30	$2,421.47
90	$13,042.25	$469,521.10	$2,421.47

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