

Long Term Care Coverage options summary: Male & Female 40

Traditional- "Pay as you go" LTC expense reimbursement only plans- Lifetime Pay

Carrier	Plan	Ann. Premium	Death Benefit	LTC Pool of Funds	Monthly Benefit	Min. BP	Riders	Comments
Mutual of Omaha	Mutual Care- Custom Solution	\$ 2,744	None	\$ 375,000	\$ 7,500	4.2 yrs	waiver HHC EP	Reimbursement- No inflation
Mutual of Omaha	Mutual Care- Custom Solution	\$ 3,799	None	\$ 375,000	\$ 7,500	4.2 yrs	waiver HHC EP; shared	Reimbursement- incl. Shared benefit rider
Mutual of Omaha	Mutual Care- Custom Solution	\$ 5,718	None	\$ 375,000	\$ 7,500	4.2 yrs	waiver HHC EP ; 3% 20 yr infl.	Reimbursement- incl. 3% 20 yr inflation*
Mutual of Omaha	Mutual Care- Custom Solution	\$ 6,633	None	\$ 375,000	\$ 7,500	4.2 yrs	waiver HHC EP ; 3% 20 yr infl.- Shared	Reimbursement- incl. 3% 20 yr inflation*
Mutual of Omaha	Mutual Care- Custom Solution	\$ 8,942	None	\$ 375,000	\$ 7,500	4.2 yrs	Waiver HHC EP; 3% infl.	Reimbursement- incl. 3% inflation*
Mutual of Omaha	Mutual Care- Custom Solution	\$ 10,372	None	\$ 375,000	\$ 7,500	4.2 yrs	waiver HHC ; 3% infl.- Shared	Reimbursement- incl. 3% inflation*

* 3% inflation will grow automatically the LTC Pool of funds & Monthly benefit each year. In 20 years, your benefits will approximately double.

****Life/LTC hybrid plans- Pays on death or LTC event- Lifetime Pay**

Carrier	Plan	Ann. Premium	Death Benefit	LTC Pool of Funds	Monthly Benefit	Min. BP	Riders	Comments
John Hancock	Protection UL- Male	\$ 2,709	\$ 375,000	\$ 375,000	\$ 15,000	25 months	4% LTC rider- waiver of prem.	UL plan-DB or LTC benefit; Reimb.
John Hancock	Protection UL- Female	\$ 2,246	\$ 375,000	\$ 375,000	\$ 15,000	25 months	4% LTC rider- waiver of prem.	UL plan-DB or LTC benefit; Reimb.
Nationwide	YourLife NO-Lapse UL- Male	\$ 4,116	\$ 375,000	\$ 375,000	\$ 7,500	50 months	2% LTC rider- GUL 105	UL plan; INDEMNITY
Nationwide	YourLife NO-Lapse UL- Female	\$ 3,696	\$ 375,000	\$ 375,000	\$ 7,500	50 months	2% LTC rider- GUL 105	UL plan; INDEMNITY
State Life	Asset Care IV- Joint Plan	\$ 5,037	\$ 250,000	UNLIMITED	\$ 7,500	Unlimited	Waiver of Premium	Whole Life- (2nd to die) with LTC rider; Reimb.

****Life/LTC hybrid plans- Pays on death or LTC event- 10 YR Pay with Return of Premium feature**

Carrier	Plan	10 YR Premium	Death Benefit	LTC Pool of Funds	Monthly Benefit	Min. BP	Riders	Comments
Nationwide	YourLife CareMatters- Male	\$ 7,766	\$ 180,000	\$ 540,000	\$ 7,500	6 yrs	ROP feature after 10 yrs	INDEMNITY
Nationwide	YourLife CareMatters- Female	\$ 7,329	\$ 180,000	\$ 540,000	\$ 7,500	6 yrs	ROP feature after 10 yrs	INDEMNITY
State Life	Asset Care IV- Joint Plan	\$ 12,840	\$ 250,000	UNLIMITED	\$ 7,500	Unlimited	No Inflation; ROP base only	Whole Life- (2nd to die) with LTC rider; Reimb.

****Life/LTC hybrid plans- Pays on death or LTC event- 20 YR Pay**

Carrier	Plan	20 YR Premium	Death Benefit	LTC Pool of Funds	Monthly Benefit	Min. BP	Riders	Comments
Nationwide	YourLife NO-Lapse UL- Male	\$ 5,316	\$ 375,000	\$ 375,000	\$ 7,500	6 yrs	2% LTC rider- GUL 105	INDEMNITY
Nationwide	YourLife NO-Lapse UL- Female	\$ 4,788	\$ 375,000	\$ 375,000	\$ 7,500	6 yrs	2% LTC rider- GUL 105	INDEMNITY
State Life	Asset Care IV- Joint Plan	\$ 7,773	\$ 250,000	UNLIMITED	\$ 7,500	Unlimited	No Inflation; ROP base only	Whole Life- (2nd to die) with LTC rider; Reimb.

****Life/LTC hybrid plans- Pays on death or LTC event- SINGLE Pay with Return of Premium feature**

Carrier	Plan	Single Premium	Death Benefit	LTC Pool of Funds	Monthly Benefit	Min. BP	Riders	Comments
Nationwide	YourLife CareMatters- Male	\$ 65,848	\$ 180,000	\$ 540,000	\$ 7,500	6 yrs	ROP feature after 5 yrs	DB starts at \$269,009 ; INDEMNITY
Nationwide	YourLife CareMatters- Female	\$ 62,228	\$ 180,000	\$ 540,000	\$ 7,500	6 yrs	ROP feature after 5 yrs	DB starts at \$284,432; INDEMNITY
State Life	Asset Care I- Joint Plan	\$ 105,961	\$ 250,000	UNLIMITED	\$ 7,500	Unlimited	No Inflation; ROP base only	Whole Life- (2nd to die) with LTC rider; Reimb.

HHC = Home Health Care; EP= Elimination Period (aka -period you're first responsible for); BP= Benefit Period; UL= Universal Life; WL= Whole Life; DB= Death Benefit; ROP= Return of Premium

** - Hybrid Life/LTC plans with LTC riders will accelerate the DB as LTC claims are paid out. Any amount NOT used for LTC expenses will be paid out on a death claim.

***If both insureds receive long-term care benefits at the same time, the long-term care benefit will last for a shorter period of time than if only one insured receives long-term care benefits.

Asset Care I & IV are **JOINT plans** using Whole life 2nd to die death benefits. Death benefit is paid out on the second death. Monthly & pool of funds for LTC benefits are reflected for each insured