

**Long Term Care Coverage options summary: Male & Female 50**

**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 | \$ 3,944     | None          | \$ 375,000        | \$ 7,500        | 4.2 yrs | waiver HHC EP                                 | Reimbursement- No inflation               |
| Mutual of Omaha | Mutual Care- Custom Solution | \$ 4,575     | None          | \$ 375,000        | \$ 7,500        | 4.2 yrs | waiver HHC EP; <b>shared</b>                  | Reimbursement- incl. Shared benefit rider |
| Mutual of Omaha | Mutual Care- Custom Solution | \$ 7,274     | 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 | \$ 9,220     | None          | \$ 375,000        | \$ 7,500        | 4.2 yrs | waiver HHC EP ; 3% 20 yr infl.- <b>Shared</b> | Reimbursement- incl. 3% 20 yr inflation*  |
| Mutual of Omaha | Mutual Care- Custom Solution | \$ 10,764    | None          | \$ 375,000        | \$ 7,500        | 4.2 yrs | Waiver HHC EP; 3% infl.                       | Reimbursement- incl. 3% inflation*        |
| Mutual of Omaha | Mutual Care- Custom Solution | \$ 12,486    | None          | \$ 375,000        | \$ 7,500        | 4.2 yrs | waiver HHC ; 3% infl.- <b>Shared</b>          | 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              | \$ 4,140     | \$ 375,000    | \$ 375,000        | \$ 15,000       | 25 months        | 4% LTC rider             | UL plan-DB or LTC benefit; Reimb.               |
| John Hancock | Protection UL- Female            | \$ 3,480     | \$ 375,000    | \$ 375,000        | \$ 15,000       | 25 months        | 4% LTC rider             | UL plan-DB or LTC benefit; Reimb.               |
| Nationwide   | YourLife NO-Lapse UL- Male       | \$ 5,258     | \$ 375,000    | \$ 375,000        | \$ 7,500        | <b>50 months</b> | 2% LTC rider- GUL 105    | UL plan; <b>INDEMNITY</b>                       |
| Nationwide   | YourLife NO-Lapse UL- Female     | \$ 4,716     | \$ 375,000    | \$ 375,000        | \$ 7,500        | <b>50 months</b> | 2% LTC rider- GUL 105    | UL plan; <b>INDEMNITY</b>                       |
| State Life   | Asset Care IV- <b>Joint Plan</b> | \$ 7,372     | \$ 250,000    | <b>UNLIMITED</b>  | \$ 7,500        | <b>Unlimited</b> | <b>Waiver of Premium</b> | 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       | \$ 10,938     | \$ 180,000    | <b>\$ 540,000</b> | \$ 7,500        | <b>6 yrs</b>     | ROP feature after 10 yrs    | <b>INDEMNITY</b>                                |
| Nationwide | YourLife CareMatters- Female     | \$ 10,133     | \$ 180,000    | <b>\$ 540,000</b> | \$ 7,500        | <b>6 yrs</b>     | ROP feature after 10 yrs    | <b>INDEMNITY</b>                                |
| State Life | Asset Care IV- <b>Joint Plan</b> | \$ 17,168     | \$ 250,000    | <b>UNLIMITED</b>  | \$ 7,500        | <b>Unlimited</b> | 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       | \$ 7,452      | \$ 375,000    | <b>\$ 375,000</b> | \$ 7,500        | <b>50 months</b> | 2% LTC rider- GUL 105       | <b>INDEMNITY</b>                                |
| Nationwide | YourLife NO-Lapse UL- Female     | \$ 6,780      | \$ 375,000    | <b>\$ 375,000</b> | \$ 7,500        | <b>50 months</b> | 2% LTC rider- GUL 105       | <b>INDEMNITY</b>                                |
| State Life | Asset Care IV- <b>Joint Plan</b> | \$ 10,427     | \$ 250,000    | <b>UNLIMITED</b>  | \$ 7,500        | <b>Unlimited</b> | 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      | \$ 91,171      | \$ 180,000    | <b>\$ 540,000</b> | \$ 7,500        | <b>6 yrs</b>     | ROP feature after 5 yrs     | DB starts at \$269,009 ; <b>INDEMNITY</b>       |
| Nationwide | YourLife CareMatters- Female    | \$ 85,765      | \$ 180,000    | <b>\$ 540,000</b> | \$ 7,500        | <b>6 yrs</b>     | ROP feature after 5 yrs     | DB starts at \$284,432; <b>INDEMNITY</b>        |
| State Life | Asset Care I- <b>Joint Plan</b> | \$ 146,280     | \$ 250,000    | <b>UNLIMITED</b>  | \$ 7,500        | <b>Unlimited</b> | 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