

A NEW APPROACH TO LONG-TERM CARE PLANNING



Advances are being made in medicine and people are living longer than ever before. This longer life expectancy increases the likelihood that long-term care will be required. Today, more than ever, long-term care insurance is a key component of any financial plan.

AFTER years of sales support, conversations with advisors, and recent consumer research conducted by our carrier partners, we've learned that simplifying the long-term care insurance (LTCI) conversation is critical to your success. That means eliminating insurance language from your meetings and providing clients with less information to process.

When presenting LTCI solutions, we recommend that you suggest a single carrier and illustrate at different price-points. This allows your client to secure meaningful coverage at a price that best fits their budget.

MALE RATES

 PLAN A	 PLAN B	 PLAN C
\$1,500 Annual Premium with 3% compound inflation protection	\$2,500 Annual Premium with 3% compound inflation protection	\$3,500 Annual Premium with 3% compound inflation protection
AGE 45 Monthly amount: \$3,800 Initial Coverage: \$136,800 Coverage at 80: \$384,480	AGE 45 Monthly amount: \$6,400 Initial Coverage: \$230,400 Coverage at 80: \$648,324	AGE 45 Monthly amount: \$9,000 Initial Coverage: \$324,000 Coverage at 80: \$911,592
AGE 50 Monthly amount: \$3,500 Initial Coverage: \$126,000 Coverage at 80: \$305,748	AGE 50 Monthly amount: \$5,800 Initial Coverage: \$208,800 Coverage at 80: \$506,772	AGE 50 Monthly amount: \$8,200 Initial Coverage: \$295,200 Coverage at 80: \$716,652
AGE 55 Monthly amount: \$3,100 Initial Coverage: \$111,600 Coverage at 80: \$233,748	AGE 55 Monthly amount: \$5,200 Initial Coverage: \$187,200 Coverage at 80: \$392,040	AGE 55 Monthly amount: \$7,400 Initial Coverage: \$266,400 Coverage at 80: \$557,784
AGE 60 Monthly amount: \$2,700 Initial Coverage: \$97,200 Coverage at 80: \$175,644	AGE 60 Monthly amount: \$4,500 Initial Coverage: \$162,000 Coverage at 80: \$292,572	AGE 60 Monthly amount: \$6,400 Initial Coverage: \$230,400 Coverage at 80: \$416,160
AGE 65 Monthly amount: \$2,200 Initial Coverage: \$79,200 Coverage at 80: \$123,408	AGE 65 Monthly amount: \$3,600 Initial Coverage: \$129,600 Coverage at 80: \$201,960	AGE 65 Monthly amount: \$5,100 Initial Coverage: \$183,600 Coverage at 80: \$286,056
AGE 70 Monthly amount: \$1,700 Initial Coverage: \$61,200 Coverage at 80: \$82,296	AGE 70 Monthly amount: \$2,800 Initial Coverage: \$100,800 Coverage at 80: \$135,468	AGE 70 Monthly amount: \$3,900 Initial Coverage: \$140,400 Coverage at 80: \$188,748

Rates are for illustration purposes only. Assumptions used Mutual of Omaha LTC product, single male, Illinois rates, select health. Additional discounts are available for preferred health or married clients. Gender rates will apply. For Advisor Use Only. 4/21 | LTC -12317 v5

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FEMALE RATES

 PLAN A \$1,500 Annual Premium with 3% compound inflation protection	 PLAN B \$2,500 Annual Premium with 3% compound inflation protection	 PLAN C \$3,500 Annual Premium with 3% compound inflation protection
AGE 45 Monthly amount: \$2,400 Initial Coverage: \$86,400 Coverage at 80: \$243,180	AGE 45 Monthly amount: \$3,900 Initial Coverage: \$140,400 Coverage at 80: \$395,136	AGE 45 Monthly amount: \$5,500 Initial Coverage: \$198,000 Coverage at 80: \$557,064
AGE 50 Monthly amount: \$2,200 Initial Coverage: \$79,200 Coverage at 80: \$192,240	AGE 50 Monthly amount: \$3,500 Initial Coverage: \$126,000 Coverage at 80: \$305,748	AGE 50 Monthly amount: \$5,000 Initial Coverage: \$180,000 Coverage at 80: \$437,004
AGE 55 Monthly amount: \$1,900 Initial Coverage: \$68,400 Coverage at 80: \$143,136	AGE 55 Monthly amount: \$3,100 Initial Coverage: \$111,600 Coverage at 80: \$233,748	AGE 55 Monthly amount: \$4,400 Initial Coverage: \$158,400 Coverage at 80: \$331,668
AGE 60 Monthly amount: \$1,700 Initial Coverage: \$61,200 Coverage at 80: \$110,664	AGE 60 Monthly amount: \$2,700 Initial Coverage: \$97,200 Coverage at 80: \$175,644	AGE 60 Monthly amount: \$3,800 Initial Coverage: \$136,800 Coverage at 80: \$247,032
AGE 65 Monthly amount: N/A Initial Coverage: N/A Coverage at 80: N/A	AGE 65 Monthly amount: \$2,200 Initial Coverage: \$79,200 Coverage at 80: \$123,408	AGE 65 Monthly amount: \$3,100 Initial Coverage: \$111,600 Coverage at 80: \$173,952
AGE 70 Monthly amount: N/A Initial Coverage: N/A Coverage at 80: N/A	AGE 70 Monthly amount: \$1,700 Initial Coverage: \$61,200 Coverage at 80: \$82,296	AGE 70 Monthly amount: \$2,400 Initial Coverage: \$86,400 Coverage at 80: \$116,100

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COUPLES RATES

PLAN A	PLAN B	PLAN C
\$3,000 Annual Premium with 3% compound inflation protection	\$5,000 Annual Premium with 3% compound inflation protection	\$7,000 Annual Premium with 3% compound inflation protection
AGE 45 Monthly amount: \$3,500 Initial Coverage: \$126,000 Coverage at 80: \$354,420	AGE 45 Monthly amount: \$5,800 Initial Coverage: \$208,800 Coverage at 80: \$587,448	AGE 45 Monthly amount: \$8,100 Initial Coverage: \$291,600 Coverage at 80: \$820,764
AGE 50 Monthly amount: \$3,100 Initial Coverage: \$111,600 Coverage at 80: \$271,008	AGE 50 Monthly amount: \$5,200 Initial Coverage: \$187,200 Coverage at 80: \$454,536	AGE 50 Monthly amount: \$7,300 Initial Coverage: \$262,800 Coverage at 80: \$637,704
AGE 55 Monthly amount: \$2,800 Initial Coverage: \$100,800 Coverage at 80: \$211,068	AGE 55 Monthly amount: \$4,600 Initial Coverage: \$165,600 Coverage at 80: \$346,716	AGE 55 Monthly amount: \$6,500 Initial Coverage: \$234,000 Coverage at 80: \$489,924
AGE 60 Monthly amount: \$2,400 Initial Coverage: \$86,400 Coverage at 80: \$156,096	AGE 60 Monthly amount: \$4,000 Initial Coverage: \$144,000 Coverage at 80: \$260,064	AGE 60 Monthly amount: \$5,600 Initial Coverage: \$201,600 Coverage at 80: \$364,248
AGE 65 Monthly amount: \$1,900 Initial Coverage: \$68,400 Coverage at 80: \$106,524	AGE 65 Monthly amount: \$3,200 Initial Coverage: \$115,200 Coverage at 80: \$179,496	AGE 65 Monthly amount: \$4,500 Initial Coverage: \$162,000 Coverage at 80: \$252,360
AGE 70 Monthly amount: \$1,500 Initial Coverage: \$54,000 Coverage at 80: \$72,576	AGE 70 Monthly amount: \$2,500 Initial Coverage: \$90,000 Coverage at 80: \$120,960	AGE 70 Monthly amount: \$3,500 Initial Coverage: \$126,000 Coverage at 80: \$169,308

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