

Medicare Supplement vs. LTC Insurance

Comparing the Risk for a 65-year-old couple

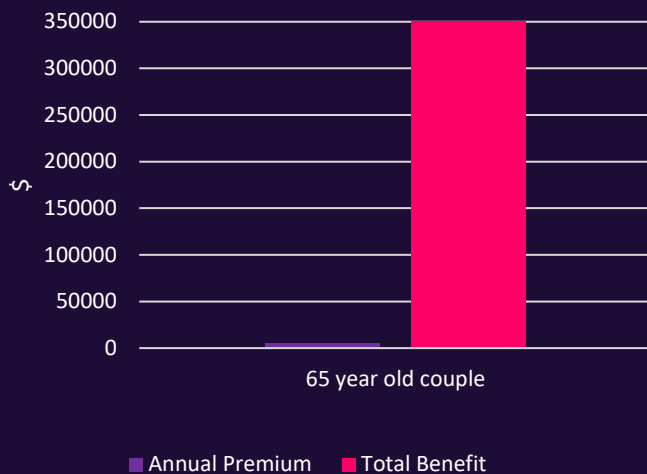
LTC Insurance

Pays for Alzheimer's coverage

Pays for Home Care –
including private pay

Medically underwritten –
no open enrollment

Long-Term Care Insurance



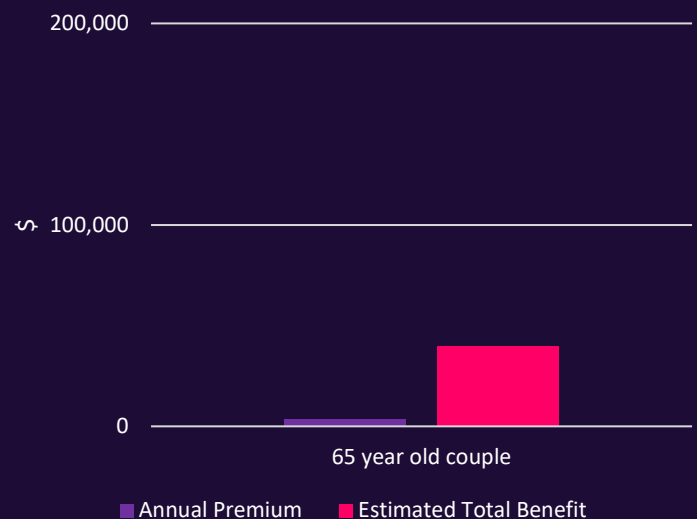
Medicare Supplement

Pays for gaps in Medicare parts A & B

Pays for 20% of excess
doctor charges

Open enrollment each year

Medicare Supplement



Source: Mutual of Omaha Mobile Quote

LTC Benefit: \$4,500 per month, 1.5% compound
inflation ride, 25% cash benefit – combined annual premium
\$5,406

Medicare Supplement: Plan G – combined annual premium
\$2,628

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