

A NEW APPROACH TO LONG-TERM CARE PLANNING



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.

The following pages include both traditional and Combination life/LTC premium rates, for male, female, and couples

TRADITIONAL LTC - MALE RATES



\$1,500 Annual Premium

with 3% compound inflation protection

AGE 45

Monthly amount: \$4,600
Initial Coverage: \$165,600
Coverage at 80: \$542,404

AGE 50

Monthly amount: \$4,200
Initial Coverage: \$151,200
Coverage at 80: \$356,313

AGE 55

Monthly amount: \$3,700
Initial Coverage: \$133,200
Coverage at 80: \$270,768

AGE 60

Monthly amount: \$3,300
Initial Coverage: \$118,800
Coverage at 80: \$208,317

AGE 65

Monthly amount: \$2,600
Initial Coverage: \$93,600
Coverage at 80: \$141,578

AGE 70

Monthly amount: \$2,000
Initial Coverage: \$72,000
Coverage at 80: \$93,944



\$2,500 Annual Premium

with 3% compound inflation protection

AGE 45

Monthly amount: \$7,700
Initial Coverage: \$277,200
Coverage at 80: \$757,284

AGE 50

Monthly amount: \$7,000
Initial Coverage: \$252,000
Coverage at 80: \$593,855

AGE 55

Monthly amount: \$6,200
Initial Coverage: \$223,200
Coverage at 80: \$452,720

AGE 60

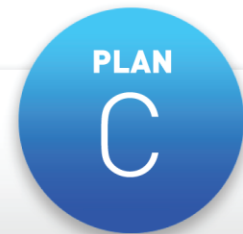
Monthly amount: \$5,400
Initial Coverage: \$194,400
Coverage at 80: \$340,882

AGE 65

Monthly amount: \$4,300
Initial Coverage: \$154,800
Coverage at 80: \$234,149

AGE 70

Monthly amount: \$3,300
Initial Coverage: \$118,800
Coverage at 80: \$155,007



\$3,500 Annual Premium

with 3% compound inflation protection

AGE 45

Monthly amount: \$9,300
Initial Coverage: \$446,400
Coverage at 80: \$1,219,523

AGE 50

Monthly amount: \$8,400
Initial Coverage: \$403,200
Coverage at 80: \$950,167

AGE 55

Monthly amount: \$7,600
Initial Coverage: \$364,800
Coverage at 80: \$741,563

AGE 60

Monthly amount: \$6,600
Initial Coverage: \$316,800
Coverage at 80: \$555,511

AGE 65

Monthly amount: \$5,300
Initial Coverage: \$254,400
Coverage at 80: \$384,803

AGE 70

Monthly amount: \$4,100
Initial Coverage: \$196,800
Coverage at 80: \$256,779

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. 1/17 | LTC -12317 v5

A NEW APPROACH TO LONG-TERM CARE PLANNING



TRADITIONAL LTC - FEMALE RATES



\$1,500 Annual Premium
with 3% compound inflation protection

AGE 45

Monthly amount: \$2,900
Initial Coverage: \$104,400
Coverage at 80: \$285,211

AGE 50

Monthly amount: \$2,600
Initial Coverage: \$93,600
Coverage at 80: \$220,575

AGE 55

Monthly amount: \$2,300
Initial Coverage: \$82,800
Coverage at 80: \$168,315

AGE 60

Monthly amount: \$2,000
Initial Coverage: \$7,200
Coverage at 80: \$126,252

AGE 65

Monthly amount: \$2,100
Initial Coverage: \$50,400
Coverage at 80: \$76,233

AGE 70

Monthly amount: \$1,600
Initial Coverage: \$38,400
Coverage at 80: \$50,103



\$2,500 Annual Premium
with 3% compound inflation protection

AGE 45

Monthly amount: \$4,800
Initial Coverage: \$172,800
Coverage at 80: \$472,073

AGE 50

Monthly amount: \$4,400
Initial Coverage: \$158,400
Coverage at 80: \$373,280

AGE 55

Monthly amount: \$3,900
Initial Coverage: \$140,400
Coverage at 80: \$285,404

AGE 60

Monthly amount: \$3,300
Initial Coverage: \$118,800
Coverage at 80: \$208,317

AGE 65

Monthly amount: \$2,700
Initial Coverage: \$97,200
Coverage at 80: \$147,024

AGE 70

Monthly amount: \$2,100
Initial Coverage: \$75,600
Coverage at 80: \$98,641



\$3,500 Annual Premium
with 3% compound inflation protection

AGE 45

Monthly amount: \$6,800
Initial Coverage: \$244,800
Coverage at 80: \$668,770

AGE 50

Monthly amount: \$6,100
Initial Coverage: \$219,600
Coverage at 80: \$517,502

AGE 55

Monthly amount: \$5,400
Initial Coverage: \$194,400
Coverage at 80: \$395,175

AGE 60

Monthly amount: \$4,600
Initial Coverage: \$165,600
Coverage at 80: \$290,381

AGE 65

Monthly amount: \$3,800
Initial Coverage: \$136,800
Coverage at 80: \$206,922

AGE 70

Monthly amount: \$3,000
Initial Coverage: \$108,000
Coverage at 80: \$140,916

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A NEW APPROACH TO LONG-TERM CARE PLANNING



TRADITIONAL LTC - COUPLES RATES



\$3,000 Annual Premium

with 3% compound inflation protection

AGE 45

Monthly amount: \$5,100
Initial Coverage: \$183,600
Coverage at 80: \$501,578

AGE 50

Monthly amount: \$4,600
Initial Coverage: \$165,600
Coverage at 80: \$390,247

AGE 55

Monthly amount: \$4,100
Initial Coverage: \$147,600
Coverage at 80: \$300,040

AGE 60

Monthly amount: \$3,500
Initial Coverage: \$126,000
Coverage at 80: \$220,942

AGE 65

Monthly amount: \$2,900
Initial Coverage: \$104,400
Coverage at 80: \$157,914

AGE 70

Monthly amount: \$2,200
Initial Coverage: \$79,200
Coverage at 80: \$103,338



\$5,000 Annual Premium

with 3% compound inflation protection

AGE 45

Monthly amount: \$8,500
Initial Coverage: \$306,000
Coverage at 80: \$835,963

AGE 50

Monthly amount: \$7,600
Initial Coverage: \$273,600
Coverage at 80: \$644,756

AGE 55

Monthly amount: \$6,800
Initial Coverage: \$244,800
Coverage at 80: \$497,628

AGE 60

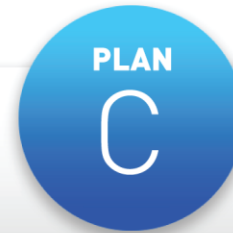
Monthly amount: \$5,900
Initial Coverage: \$212,400
Coverage at 80: \$372,445

AGE 65

Monthly amount: \$4,700
Initial Coverage: \$169,200
Coverage at 80: \$255,930

AGE 70

Monthly amount: \$3,700
Initial Coverage: \$113,200
Coverage at 80: \$173,796



\$7,000 Annual Premium

with 3% compound inflation protection

AGE 45

Monthly amount: \$10,000
Initial Coverage: \$480,000
Coverage at 80: \$1,311,315

AGE 50

Monthly amount: \$9,000
Initial Coverage: \$432,000
Coverage at 80: \$1,018,036

AGE 55

Monthly amount: \$8,000
Initial Coverage: \$384,000
Coverage at 80: \$780,593

AGE 60

Monthly amount: \$6,900
Initial Coverage: \$331,200
Coverage at 80: \$580,761

AGE 65

Monthly amount: \$5,600
Initial Coverage: \$268,800
Coverage at 80: \$406,584

AGE 70

Monthly amount: \$5,200
Initial Coverage: \$187,200
Coverage at 80: \$244,254

Rates are for illustration purposes only. Assumptions used Mutual of Omaha LTC product, Illinois rates, select health. Includes combined premiums with couples discount. Other discount available - 15% preferred health. Gender rates will apply. For Advisor Use Only. 1/17 | LTC - 12317 v5

Life + Long-Term Care Insurance

Sample Rates Reference Sheet



Combination Life / LTC Product Highlights

- Guaranteed Premiums
- Guaranteed Cash Value
- 1035 Exchange Opportunities
- Multiple Payment Options
- Elimination Period Reimbursement
- Cash Indemnity Benefit (Claims Payment)
- No Receipts or Pre-approval Required
- Sample Rates Include Guaranteed \$72,000 Death Benefit
- Guaranteed 20% Residual Death Benefit

Age 45	Male Monthly Premium — \$164.87		Female Monthly Premium — \$182.66	
	Your Benefit Bank	Your Monthly Benefit	Your Benefit Bank	Your Monthly Benefit
Benefit at Age				
Immediate / Day 1	\$144,000	\$3,000	\$144,000	\$3,000
Age 75	\$354,938	\$7,070	\$354,938	\$7,070
Age 80	\$411,470	\$8,196	\$411,470	\$8,196
Age 85	\$477,007	\$9,501	\$577,007	\$9,501
Age 90	\$552,982	\$11,015	\$552,982	\$11,015

Age 50	Male Monthly Premium — \$197.87		Female Monthly Premium — \$220.59	
	Your Benefit Bank	Your Monthly Benefit	Your Benefit Bank	Your Monthly Benefit
Benefit at Age				
Immediate / Day 1	\$144,000	\$3,000	\$144,000	\$3,000
Age 75	\$306,168	\$6,099	\$306,191	\$6,098
Age 80	\$354,933	\$7,070	\$354,925	\$7,070
Age 85	\$411,465	\$8,196	\$411,455	\$8,196
Age 90	\$477,000	\$9,501	\$476,989	\$9,501

Age 55	Male Monthly Premium — \$249.80		Female Monthly Premium — \$280.97	
	Your Benefit Bank	Your Monthly Benefit	Your Benefit Bank	Your Monthly Benefit
Benefit at Age				
Immediate / Day 1	\$144,000	\$3,000	\$144,000	\$3,000
Age 75	\$264,104	\$5,261	\$264,104	\$5,261
Age 80	\$306,168	\$6,099	\$306,168	\$6,099
Age 85	\$354,933	\$7,070	\$354,933	\$7,070
Age 90	\$411,465	\$8,196	\$411,465	\$8,196

Age 60	Benefit at Age	Male Monthly Premium — \$322.02		Female Monthly Premium — \$364.54	
		Your Benefit Bank	Your Monthly Benefit	Your Benefit Bank	Your Monthly Benefit
	Immediate / Day 1	\$144,000	\$3,000	\$144,000	\$3,000
	Age 75	\$227,814	\$4,538	\$227,815	\$4,538
	Age 80	\$264,099	\$5,261	\$264,100	\$5,261
	Age 85	\$306,163	\$6,098	\$306,164	\$6,098
	Age 90	\$354,927	\$7,070	\$354,928	\$7,070

Age 65	Benefit at Age	Male Monthly Premium — \$451.97		Female Monthly Premium — \$520.20	
		Your Benefit Bank	Your Monthly Benefit	Your Benefit Bank	Your Monthly Benefit
	Immediate / Day 1	\$144,000	\$3,000	\$144,000	\$3,000
	Age 75	\$196,513	\$3,914	\$196,513	\$3,914
	Age 80	\$227,815	\$4,538	\$227,815	\$4,538
	Age 85	\$264,097	\$5,261	\$264,100	\$5,261
	Age 90	\$306,161	\$6,098	\$306,164	\$6,098

Rates are for illustration purposes only. Assumptions use Nationwide Care Matters II product, Illinois rates, non-tobacco. Four year plan design with 3% inflation protection. Partner discount included. Guaranteed premiums paid to age 100. Death benefit, cash value, and LTCI benefit are all guaranteed. For Advisor Use Only.

For specific rate quotes or questions related to this product, contact us at 877.949.4582 or LTCIPartners.com.