

# 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



### \$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

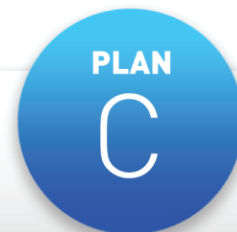
Monthly amount: \$5,400  
Initial Coverage: \$194,400  
Coverage at 80: \$340,882

#### 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

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## 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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## 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

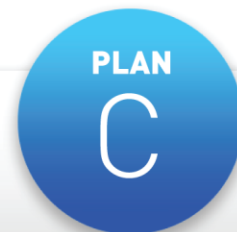
Monthly amount: \$5,900  
Initial Coverage: \$212,400  
Coverage at 80: \$372,445

#### 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

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