

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.

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