

# Standalone Long-Term Care (LTC) Comparison



Product	Mutual of Omaha <i>MutualCare Secure Solution (SS)<sup>1</sup></i> <i>MutualCare Custom Solution (CS)<sup>1</sup></i>	National Guardian Life (NGL) <i>Essential LTC</i>
<b>Unique Product Features</b>	<ul style="list-style-type: none"> <li>An additional benefit in the policy is a cash benefit. This cash benefit pays 25% of the policy's home health care benefit in cash, up to a maximum of \$2,000 per month. You can use the cash to pay for services to support your plan of care.</li> </ul>	<ul style="list-style-type: none"> <li>Essential LTC offers a joint policy and premium for two insureds. Each insured has their own pool of money. Shared Benefit rider provides a third pool of money for joint insureds if one or both insureds exhausts policy benefits.</li> </ul>
<b>Sales Support</b>	<ul style="list-style-type: none"> <li>LTCI Partners</li> </ul>	<ul style="list-style-type: none"> <li>LTCI Partners</li> </ul>
<b>Premium Payment Options</b>	<ul style="list-style-type: none"> <li>Lifetime</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime</li> <li>10-Pay</li> <li>Single Premium</li> <li>1035 exchange from existing annuity or life insurance policy</li> </ul>
<b>Return of Premium (ROP)<sup>2</sup></b>	<ul style="list-style-type: none"> <li>Optional ROP upon death rider available<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>Optional Limited Return of Premium Rider available</li> <li>Optional Full Return of Premium Rider available</li> </ul>
<b>Optional Inflation Protection<sup>2</sup></b>	<ul style="list-style-type: none"> <li>None (CS/SS)</li> <li>3%, 5% compound – 20 years (SS)</li> <li>3%, 4%, 5% compound – lifetime (SS)</li> <li>1-5% compound 10, 15, 20 years, or Lifetime, .25% increments (CS)</li> <li>Buy-up option available (CS)</li> </ul>	<ul style="list-style-type: none"> <li>3% compound</li> <li>3% step-rated compound</li> <li>5% compound</li> <li>5% step-rated compound</li> </ul>
<b>Discounts</b>	<ul style="list-style-type: none"> <li>15% Preferred health</li> <li>15% Couples – both issued</li> <li>5% Couples – one issued</li> <li>5% Employer Group</li> </ul>	<ul style="list-style-type: none"> <li>Worksite LTCI – Employer Group rate class</li> <li>5% Association discount</li> </ul>
<b>Benefit Amount</b>	<ul style="list-style-type: none"> <li>Monthly, \$1,500 - \$15,000 * (Min. may differ by state)</li> </ul>	<ul style="list-style-type: none"> <li>Daily, \$50 - \$300, in \$10 increments</li> </ul>
<b>Benefit Period</b>	<ul style="list-style-type: none"> <li>24, 36, or 48 months (SS)</li> <li>Benefit pool determines policy limit \$50,000 - \$500,000 (CS)</li> </ul>	<ul style="list-style-type: none"> <li>2, 3, 4, 5, or 6-year benefit periods</li> <li>Unlimited benefit period also available</li> </ul>
<b>Elimination Period<sup>3</sup></b>	Calendar Days <ul style="list-style-type: none"> <li>90, 180 or 365 days (SS)</li> <li>0, 30, 60, 90, 180 or 365 days (CS)</li> <li>0 days Home Health Care, optional<sup>2</sup></li> </ul>	Service Days <ul style="list-style-type: none"> <li>0, 30, 90 or 180 days</li> <li>0 days Home Health Care, optional<sup>2</sup></li> </ul>
<b>Share Pool<sup>2</sup></b>	<ul style="list-style-type: none"> <li>Optional with fee. "Bridges" insureds' benefit pools.</li> </ul>	<ul style="list-style-type: none"> <li>Optional with joint policy, with fee. Provides a 3<sup>rd</sup> party pool of money.</li> </ul>

<sup>1</sup> Product availability and features may vary by state

<sup>2</sup> Optional riders and features available for an additional premium

<sup>3</sup> Elimination periods may vary by state

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