

Long Term Care Premium Comparison

Date: 10/29/2021

Prepared for: **Peter Planner**

Patty Planner

Prepared by: **Bob Vandy**

State: **Pennsylvania**

Pennsylvania

Age: **55**

55

Birthdate:

Policy	Mutual of Omaha MutualCare Custom Solution August 2021		National Guardian Life EssentialLTC 4/1/2021		Thrivent (2016)	
Client	Peter Planner	Patty Planner	Peter Planner	Patty Planner	Peter Planner	Patty Planner
Tax Qualified	Yes	Yes	Yes	Yes	Yes	Yes
Underwriting Class	Select	Select	Premier	Premier	Standard	Standard
Facility Daily Benefit	\$200	\$200	\$200	\$200	\$200	\$200
Facility Benefit Period	4.03 Years	4.03 Years	4 Years	4 Years	4 Years	4 Years
Home Care Daily Benefit	100%	100%	\$200	\$200	100%	100%
Monthly Home Care	Monthly	Monthly	Daily	Daily	Monthly	Monthly
Home Care Benefit Period	Pooled	Pooled	Pooled	Pooled	Pooled	Pooled
Facility Elimination Period	90 day	90 day	90 days	90 days	90 days	90 days
Nonforfeiture	Contingent	Contingent	Contingent	Contingent	Contingent	Contingent
Spouse Premium Waiver	No	No	Yes	Yes	No	No
Marital Discount	Both Insured	Both Insured	Both Spouses	Both Spouses	Both Insured	Both Insured
Payment Option	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime	Lifetime
Modal Factor	Monthly PAC	Monthly PAC	Monthly	Monthly	Monthly EFT	Monthly EFT
Gender	Male	Female	Male	Female	Male	Female

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Policy	Mutual of Omaha MutualCare Custom Solution August 2021		National Guardian Life EssentialLTC 4/1/2021		Thrivent (2016)	
Client	Peter Planner	Patty Planner	Peter Planner	Patty Planner	Peter Planner	Patty Planner
Other	Monthly Benefit: \$6000 Pool of Money: \$290,000 Benefit Period Years: 4.03 Assisted Living: 100% Cash Benefit: 25% Cash Benefit Amount: \$1500	Monthly Benefit: \$6000 Pool of Money: \$290,000 Benefit Period Years: 4.03 Assisted Living: 100% Cash Benefit: 25% Cash Benefit Amount: \$1500	Policy Type: Comprehensive Pool of Money: \$292,000 Waiver of Premium HC: Included Joint Applicant Rates: Yes Prem on Spouse Death: \$128.00	Policy Type: Comprehensive Pool of Money: \$292,000 Waiver of Premium HC: Included Joint Applicant Rates: Yes Prem on Spouse Death: \$211.00	Monthly Benefit: \$6000 Pool of Money: \$288,000.00	Monthly Benefit: \$6000 Pool of Money: \$288,000.00
	Premium: \$109.76	Premium: \$182.17	Premium: \$264.00	Premium: \$0.00	Premium: \$119.71	Premium: \$181.63
	Combined Premium \$291.93		Combined Premium \$264.00		Combined Premium \$301.34	
Description	Mutual of Omaha MutualCare Custom Solution August 2021 is a tax-qualified plan with pooled benefits.		Tax-qualified plan which may include pooled facility and home care benefits. For Joint Insured applicants the premium shown is for BOTH applicants.		Thrivent is a tax-qualified plan with a monthly benefit and pooled facility and home care benefit.	

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