

Long Term Care Product Portfolio Features For Cenco's Brokerage Partners

Revised 9/2/20

Mutual of Omaha

MutualCare Secure Solution

Issue ages 30-79
Tax qualified
Maximum monthly benefit \$1500 to \$10K - \$1 increments
Benefit periods - 24, 36, 48 or 60 months
Waiting periods 90, 180 and 365 days
Cash benefit - 30% of Home Health Care Benefit up to \$2400 per month
Nursing Home Benefit 100%
Assisted Living Facility and Home Health Care Benefits 50%, 75% or 100% of maximum monthly benefit
Stay-At-Home Benefits (home modification, medical equipment) up to 2x the maximum monthly benefit
Shared Care
Return of Premium At Death
Inflation Protection Options - 3%, 4%, 5% compound
Spousal Discount - 30% (both issued), 15% (one issued)

MutualCare Custom Solution

Issue ages 30-79
Tax qualified
Policy Limit - pool of dollars determines policy limits . Options include \$50K to \$500K in 500 increments
Maximum monthly benefit is \$1500 to \$10K in \$50 increments
Waiting periods 0, 30, 60, 90, 180, or 365
Cash benefit - 40% of Home Health Care Benefit up to initial maximum of \$2400 per month
Nursing Home Benefit 100%
Assisted Living Facility and Home Health Care Benefits 50%, 75% or 100% of maximum monthly benefit
Adult Day Care Benefit up to 100% of Home Health Care Benefit
Stay-At-Home Benefits (home modification, medical equipment) up to 2x the maximum monthly benefit
Shared Care
Return of Premium At Death
Inflation Protection Options - 1% to 5% compound in .25% increments
Spousal Discount - 30% (both issued), 15% (one issued)