

# CARDINAL ADVISORS

## Who's Gonna Be Your Caregiver or Care Manager?

In the video titled "Who's Gonna Be Your Caregiver or Care Manager?" Hans and Tom use the following Mutual of Omaha illustration to discuss Long-Term Care.

WHO'S GONNA BE YOUR CAREGIVER OR CARE MANAGER?						
LEADINGAGE LTSS CENTER @ UMASS BOSTON - FOCUS GROUPS - IN HOME CAREGIVERS					INCOME	
S.S.	FINANCIAL IMPACT	FINDING PAID HELP	SUPPORT RESOURCES	AWAWARENESS ATTITUDES ABOUT LTCi	FUTURE PLANNING	
<input type="checkbox"/>	- COST QUALITY TRADEOFFS - HIGH COSTS LONG-TIME - SPEND DOWN SAVINGS - PERSONAL SACRIFICES	- LITTLE HELP FINDING CARE - LTC INS. CD'S NOT HELPING - FINDING AND KEEPING A STRUGGLE	- UNAWARE OF ANCILLARY BENEFITS (RESPIRE, TRAINING, CARE COORDINATION, DEVICES) - NO RESOURCE FOR FINDING PROGRAMS	- POLICIES COMPLEX AND CONFUSING - CUSTOMER SERVICE LACKING - LOW TRUST OF INS. COMP	- WORRY COVERAGE WILL BE ENOUGH - PLANNING DRIVEN BY ANXIETY OF BEING A BURDEN - PLANNING TALK MOSTLY WILLS, ADVANCED DIRECTIVES, DISCIPLINED SAVINGS	<input type="checkbox"/>
MED.	- MOST CARE STARTS AT HOME - MOST LTCi PAYS EITHER WAY - CAREGIVERS & CARE MANAGERS EXHAUSTED - PLANNERS ARE BETTER OFF - FAMILIES DIDN'T SEE THIS COMING			LONG-TERM CARE INS. POLICY 6,000/MONTH    288,000 MAX NOW 10,521/MONTH    505,010 MAX 20 YRS MALE AGE 65 / FEMALE AGE 65 3502/MARRIED    6028/MARRIED + 15% SINGLE    + 15% SINGLE		ESTATE
LTC				<input type="checkbox"/>		
401K/IRA	<input type="checkbox"/>	TAXES				

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# CLTC LEADERSHIP SUMMIT

# Creating a Path Forward

September 16-17, 2025 | Milwaukee, WI

FEATURING

**CLTC 2025 Thought Leadership Study Analysis**

**Exploring Differences in the Care Journey for Family Caregivers**

Sponsors



Research  
and Analysis

**Eileen J. Tell and Claire E. Wickersham**  
*LeadingAge LTSS Center @Umass Boston*

# HOW DOES THE CARE JOURNEY DIFFER?

Focus groups were convened with family caregivers of loved ones currently receiving in-home care to explore the differences in the care journey for those whose loved ones have LTC insurance and those who do not.

## TOPICS EXPLORED:

- 1 Financial Impact of Caregiving**
- 2 Finding Quality Paid Caregivers**
- 3 Support and Resources for the Family Caregiver**
- 4 Awareness and Attitudes About LTCi**
- 5 Future Planning**

# FINANCIAL IMPACT OF CAREGIVING



## WITH LTC INSURANCE:

- Cited high costs and long durations costs of care.
- Very grateful for the financial support from LTCi.
- Still faced concerning out-of-pocket costs.



## WITHOUT LTC INSURANCE:

- Costs of care cited as a universal concern.
- Cost and quality were constant trade-offs in navigating care.
- More likely to retire early, cut back on hours, or make personal/life sacrifices.

# FINANCIAL IMPACT OF CAREGIVING



## COMMON CONCERNS

- Out-of-Pocket Expenses
- Balancing Work and Caregiving
- Leaving Workforce Early

"We go through five or six diapers a day, and that stuff is expensive. And it's not covered."

"I'm an hourly employee so before I was caregiving, I was able to work 40 hours plus overtime. And now I'm working 30 to 35 hours. So, working less hours and certainly [seeing] the financial impact of that."

"We burned through our savings. I had to pull from retirement just to pay for her meds."

"It has saved our life. Saved our life. I mean, one, one year when we were having 24 hour a day care, wow. The bill was over a hundred thousand dollars."

"I work from home, but it's still exhausting trying to be on Zoom calls and help him to the bathroom."

"I had to leave my job—I just couldn't do both."

"I know that in the future it will cover her if she needs to go to a facility. And that just gives me so much peace of mind because I don't feel, I don't feel hopeless."

"My husband quit almost a \$30/hour job. So we took a big hit financially."

"It's a lifesaver. I mean, I don't know how people pay for care without it."



**WITHOUT LTCi**



**WITH LTCi**



## WITH LTC INSURANCE:

- Still pretty much on their own.
- Sometimes limited to agency-based home care.
- Did not encounter help finding care providers from their policy.
- Finding and keeping paid care was a struggle.



## WITHOUT LTC INSURANCE:

- Had more “free choice” about the caregiver they could use.
- Variety of methods (e.g., newspaper ads, word of mouth, happy accidents).
- More satisfied with care from independent providers than from agencies.

# FINDING PAID CARE



"The agency sent someone different every week. How do you build trust that way?"

"You get what you pay for, and sometimes that's scary."

"We need caregivers who actually care... not just show up and sit on their phones."

## COMMON CONCERNS

- Cost
- Quality
- Arranging Care

"The insurance helped with handling claims but not so much with finding caregivers or helping with care plan changes."

"Once we started finding people that were good for my mother, it really took some stress off me."

"We hired a woman who spoke my dad's language and it changed everything. He actually felt understood."



**WITHOUT LTCi**



**WITH LTCi**

# SUPPORT AND RESOURCES FOR FAMILY CAREGIVERS



## WITH LTC INSURANCE:

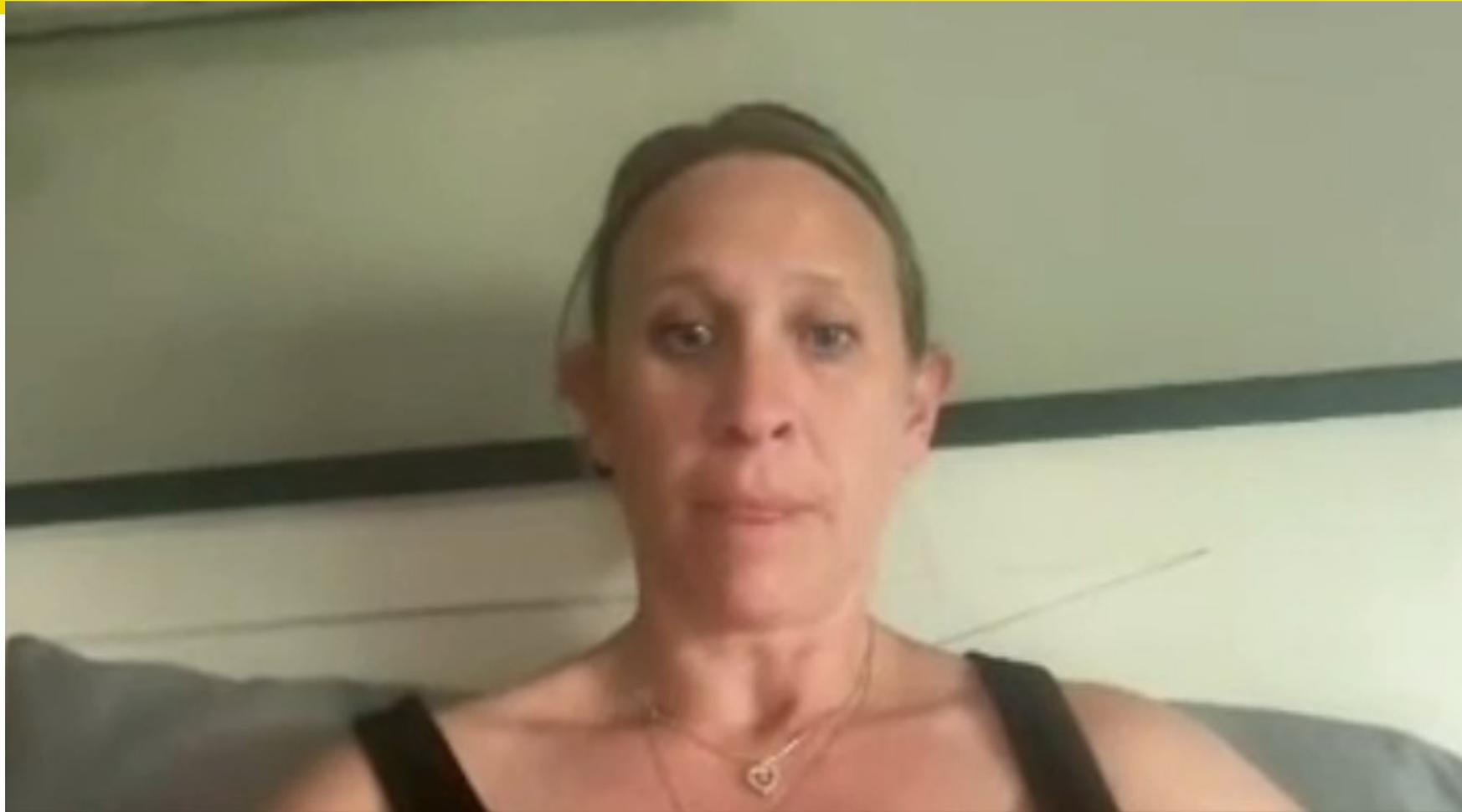
- Unaware of ancillary benefits to help family caregivers (e.g., respite, training, care coordination, devices).
- Wished they had known about them and used it.
- Some use and awareness of home modification.
- Some skeptical that insurance companies have a motive to not remind families of these benefits because they might then use them.



## WITHOUT LTC INSURANCE:

- Frustrated that there is no resource for finding out about programs or public benefits that might be available to help.
- Some talked about how they searched and sometimes found (and sometimes did not find) programs that could help.
- In the discussion about LTCI, many said they would have liked and used the caregiver benefits.

# SUPPORT AND RESOURCES FOR FAMILY CAREGIVERS



# SUPPORT AND RESOURCES FOR FAMILY CAREGIVERS



"I didn't know there were programs that could help. No one tells you that."

"I'm holding off on using any of her benefits for respite care because I'm pretty sure I'm going to need them soon."

"I see those things on the policy, but I have to say I've never looked at how to use them."

## COMMON CONCERNS

- Awareness of Benefits
- Navigation
- Advocacy

"It would be helpful to know different things that the LTC plan offers."

"I'm not just his wife, I'm his advocate, I'm his nurse, I'm his voice."

"There's no incentive for the insurance company to remind you about these things."

"There's no way that even if you read it, you could understand what it is that they're saying."



WITHOUT LTCi



WITH LTCi

# AWARENESS AND ATTITUDES ABOUT LTC INSURANCE



## WITH LTC INSURANCE:

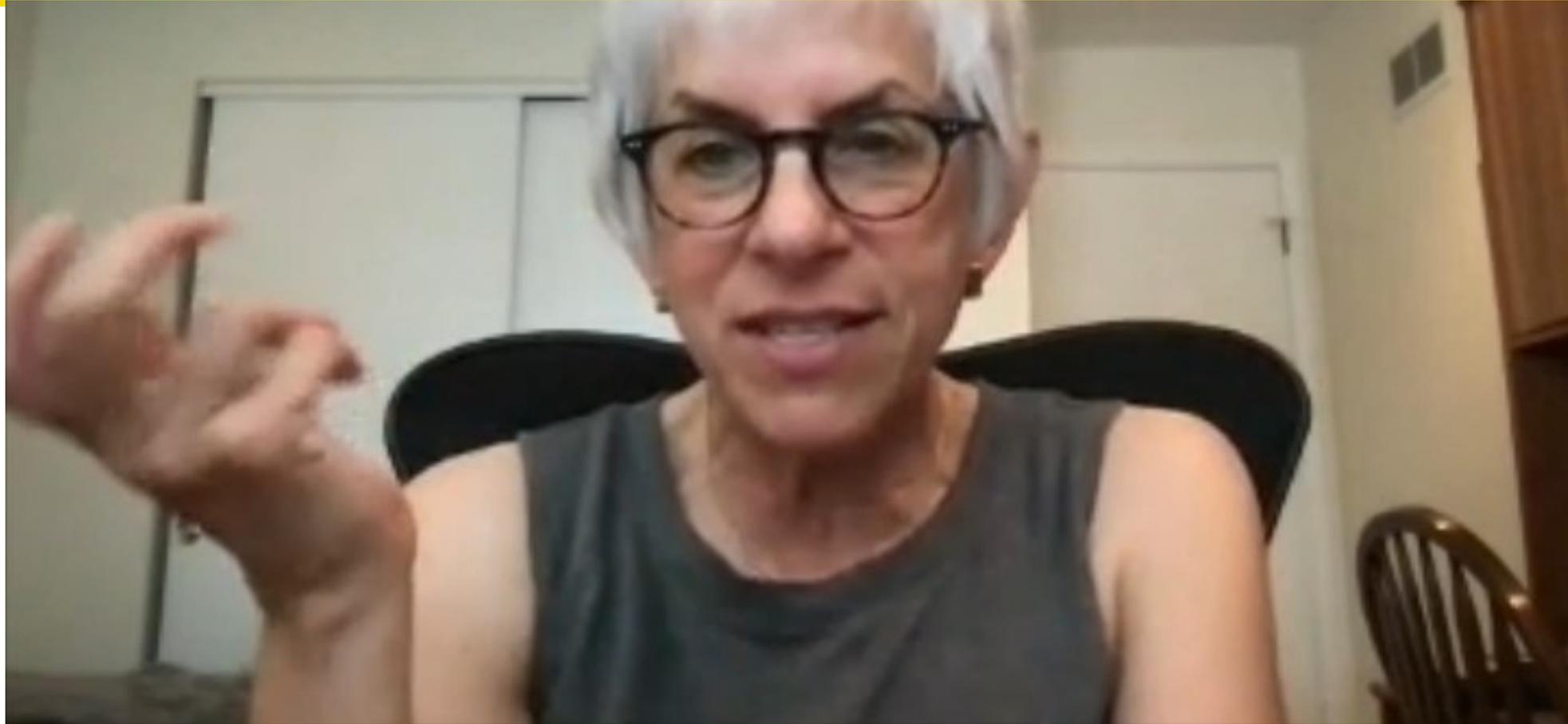
- Very familiar with concept, both from loved one's experience, and from considering it for themselves.
- Found policies to be complex and confusing.
- Some found customer service lacking– mostly focused on claims process with “yes/no” answers.
- Not aware of outreach to insureds to see if/where the insurer might be able to help.



## WITHOUT LTC INSURANCE:

- Heard of it, but mostly unfamiliar with the details.
- Liked the concept as presented to the group but expressed concern about not knowing how to evaluate and select a good policy.
- Understood that it could help relieve financial stress and support caregivers.
- But skeptical that it would really deliver on what is promised.

# AWARENESS AND ATTITUDES ABOUT LTC INSURANCE



# AWARENESS AND ATTITUDES ABOUT LTC INSURANCE



"It sounds great in theory, but who can actually afford it?"

"I looked into long-term care insurance, but the premiums are sky high."

"It has saved our life. One year we had 24 hour a day care. The bill was over \$100,000. Luckily, we didn't have to pay much of that because of the insurance."

## COMMON CONCERNS

- Cost
- Lack of Awareness, Education, and Guidance
- Eligibility

"I don't know anyone that has it, but I wish I had known about it earlier."

"My in-laws have it. It costs them a lot of money, but it saved them a lot of money now."

"If someone had explained this to me 10 years ago, I would've done it. But no one talks about it."

"This has been a lifesaver...wallet saver. You hate to have to worry about money.. I know my mom wouldn't want me to ruin my life financially taking care of her. So, it was a really good choice."

○ WITHOUT LTCi    ○ WITH LTCi

# AWARENESS AND ATTITUDES ABOUT LTC INSURANCE



# AWARENESS AND ATTITUDES ABOUT LTC INSURANCE





## WITH LTC INSURANCE:

- Some purchased coverage but worry if it is going to be enough.
- Many others are “on the fence” about LTCi.
- Cite concerns with affordability and insurability.
- Raise concerns about the viability of the product/industry overall.



## WITHOUT LTC INSURANCE:

- Heard of it, but mostly unfamiliar with the details.
- Starting to think about future planning, driven by anxiety about becoming a burden on loved ones.
- Planning talk mostly focused on wills, advance directives, disciplined savings.
- Quick to move to “wishful thinking” and denial when asked about considering LTCi.

# FUTURE PLANNING



"I don't know how to plan for that. All you can do is just take your assets that you do have and make some good investments."

"Even if I wanted to get it now, I'm not sure I'd even qualify anymore"

"There's no roadmap. You don't know what you'll need until you're already drowning."

## COMMON CONCERNS

- Barriers to LTCi Purchase
- Skepticism and Sustainability Concerns

"I don't wanna worry about leaving my kids with the burden. So it's not gonna be enough, but it's more than zero."

"I have not financially pulled the trigger yet. And now I'm old and it's expensive."

"It scares the dickens out of me because...if I needed LTC starting tomorrow, I could totally outlive any care policy I might have."

"It's never been a huge concern to me. I live a pretty healthy lifestyle. So I know I'm automatically in a better position maybe than the average person."



**WITHOUT LTCi**



**WITH LTCi**

# SUMMARY



1. Caregiving is emotionally challenging, whether the care recipient does or does not have LTC insurance.
2. The caregivers for those with LTC insurance readily acknowledged the significant value of the financial protection and help with affording care derived from having coverage.
3. But awareness of policy features that could help support family caregivers was low and use of ancillary benefits was limited.
4. No or inadequate support from selling agent.
5. Costs of care and managing the work-life balance were major concerns within the groups whose loved ones did not have LTC insurance.
6. Both groups identified obstacles to future planning for their own care needs, but the issues raised differed between the two groups.



# SUMMARY



- Commentary from study sponsors.
- Questions from the Summit.

1. Methodology
2. Participant Characteristics

# METHODOLOGY



1. Four (4) focus groups with 6-8 participants in each.
2. Family caregivers whose care recipient is currently receiving paid in-home care in conjunction with family care.
3. Two groups of family caregivers whose care recipients **with** LTC insurance.
4. Two groups of family caregivers who are caring for someone **without** LTCi.
5. Partnered with research firm for participant recruitment.
6. Screened for familiarity with care recipients' care journey and expenses.
7. Conducted in June 2025.

# PARTICIPANT DEMOGRAPHICS



TRAIT	WITH LTCi	WITHOUT LTCi
Age	53	57
Female	8	6
Married	11	11
College Degree	13	9
Kids Under 21 at Home	5	5
Employed	8	9
Caring for Parent	12	9
Care Recipient Financial Status: <b>Upper</b>	3	1
Provide Family Care:		
<b>Daily</b>	6	10
<b>2-3x / Week</b>	3	1
<b>4-5x / Week</b>	3	1
Care Recipient Age	82	80

FOR MORE INFORMATION



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*Thank You*

# MutualCare<sup>®</sup> Solutions

Tax Qualified Individual Long-Term Care Insurance Illustration



## Prepared For:

Husband  
Wife

## Presented By:

Default Agent  
111-111-1111  
October 27, 2025

## Table of Contents

### Plan 1

- Benefit and Premium Summary
- Optional Benefits Premium Summary
- Inflation Growth
- Break Even Analysis Client 1
- Break Even Analysis Client 2
- Base Coverage Overview
- Optional Benefits Overview

Investment and insurance products are not FDIC insured and have no bank guarantee.



### Husband Age 65 Male

**Rate Class:** Select  
**Policy Limit:** \$288,000/48 Months  
**Maximum Monthly Benefit:** \$6,000  
**Assisted Living:** 100%  
**Home Health Care:** 100%  
**Cash Benefit - 25% of Home Health Care:** \$1,500  
**Calendar Day Elimination Period:** 90 Days  
**Partnership Qualified:** Yes\*\*

### Wife Age 65 Female

**Rate Class:** Select  
**Policy Limit:** \$288,000/48 Months  
**Maximum Monthly Benefit:** \$6,000  
**Assisted Living:** 100%  
**Home Health Care:** 100%  
**Cash Benefit - 25% of Home Health Care:** \$1,500  
**Calendar Day Elimination Period:** 90 Days  
**Partnership Qualified:** Yes\*\*

### Optional Benefits

Inflation Protection Benefit	3% Compound (20 Year)	3% Compound (20 Year)
Non-Forfeiture / Shortened Benefit Period	No	No
Waiver of Home Health Care Elimination	No	No
Shared Care Benefit	No	No
Security Benefit	No	No
Return of Premium - 3 x Max Monthly Benefit	No	No

\*\*Coverage may meet the requirements for participating in a Long-Term Care Insurance Partnership Program. Under this Program, the policyholder may be able to protect assets from Medicaid spend-down requirements through a feature known as 'asset disregard'. This is not a guarantee of Medicaid eligibility, nor of any ability to disregard assets for purposes of Medicaid eligibility. States do not take part in company-specific marketing plans nor endorse specific company policy and certificate forms. Please contact the company or your state insurance department with any questions regarding state availability of this Program.

This is a proposal, not an offer, and is subject to satisfying Mutual of Omaha's underwriting requirements. This policy may not cover all of the costs associated with long-term care incurred by you during the period of coverage. Premium rates may be subject to increase. A medical exam may be required for coverage. Please carefully review the accompanying outline of coverage for full description of policy benefits and policy limitations and exclusions. There is an additional cost for premium payments made more frequently than once a year.

# MutualCare® Secure Solution Plan 1

Individual Long-Term Care Benefit and Premium Summary



Total Premium	Husband	Wife	Combined
15% Partner - Both Insured Savings	\$617.94	\$1,063.76	\$1,681.70
Your Annual Premium	\$3,501.66	\$6,027.95	\$9,529.61

## Other Modes of Payment

ANNUAL Premium	\$3,501.66	\$6,027.95	\$9,529.61
SEMI-ANNUAL Premium	\$1,785.85	\$3,074.25	\$4,860.10
QUARTERLY Premium	\$910.43	\$1,567.27	\$2,477.70
MONTHLY Premium	\$315.15	\$542.52	\$857.67

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Presented by: Default Agent

Underwritten by:

Date: 10/27/2025

Version: 3.22.1

Mutual of Omaha Insurance Company

Policy Form: LTC13

Item Number: ICC23618369

3300 Mutual of Omaha Plaza, Omaha, NE 68175

State: NC

Page 3 of 9

# MutualCare® Secure Solution Plan 1

Individual Long-Term Care Insurance Optional Benefits Premium Summary



## Husband Age 65 Male

**Rate Class:** Select  
**Policy Limit:** \$288,000/48 Months  
**Maximum Monthly Benefit:** \$6,000  
**Assisted Living:** 100%  
**Home Health Care:** 100%  
**Cash Benefit - 25% of Home Health Care:** \$1,500  
**Calendar Day Elimination Period:** 90 Days

## Wife Age 65 Female

**Rate Class:** Select  
**Policy Limit:** \$288,000/48 Months  
**Maximum Monthly Benefit:** \$6,000  
**Assisted Living:** 100%  
**Home Health Care:** 100%  
**Cash Benefit - 25% of Home Health Care:** \$1,500  
**Calendar Day Elimination Period:** 90 Days

## Premium Summary

Base Policy Benefits	\$2,148.26	\$3,603.08
Inflation Protection Benefit	\$1,353.40	\$2,424.87
Total Annual Premium	\$3,501.66	\$6,027.95

**Costs associated with optional benefits are based on the plan design quoted. Any changes to the benefits shown above will need to be re-illustrated.**

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State: NC

Page 4 of 9

### Husband Age 65 Male

**Rate Class:** Select  
**Policy Limit:** \$288,000/48 Months  
**Maximum Monthly Benefit:** \$6,000  
**Assisted Living:** 100%  
**Home Health Care:** 100%  
**Cash Benefit - 25% of Home Health Care:** \$1,500  
**Calendar Day Elimination Period:** 90 Days  
**Inflation Protection Benefit:** 3% Compound (20 Year)

### Wife Age 65 Female

**Rate Class:** Select  
**Policy Limit:** \$288,000/48 Months  
**Maximum Monthly Benefit:** \$6,000  
**Assisted Living:** 100%  
**Home Health Care:** 100%  
**Cash Benefit - 25% of Home Health Care:** \$1,500  
**Calendar Day Elimination Period:** 90 Days  
**Inflation Protection Benefit:** 3% Compound (20 Year)

Policy Year	Husband Maximum Monthly Benefit	Husband Policy Limit**	Wife Maximum Monthly Benefit	Wife Policy Limit**
1	\$6,000	\$288,000	\$6,000	\$288,000
5	\$6,753	\$324,146	\$6,753	\$324,146
10	\$7,829	\$375,774	\$7,829	\$375,774
15	\$9,076	\$435,625	\$9,076	\$435,625
20	\$10,521	\$505,010	\$10,521	\$505,010
25	\$10,837	\$520,160	\$10,837	\$520,160
30	\$10,837	\$520,160	\$10,837	\$520,160

\*\*The increased Policy Limit amount will vary from the amounts shown here when policy benefits are paid. Refer to the Outline of Coverage for details. This is a proposal, not an offer, and is subject to satisfying Mutual of Omaha's underwriting requirements. This policy may not cover all of the costs associated with long-term care incurred by you during the period of coverage. Premium rates may be subject to increase. A medical exam may be required for coverage. Please carefully review the accompanying outline of coverage for full description of policy benefits and policy limitations and exclusions. There is an additional cost for premium payments made more frequently than once a year.

### Husband Age 65 Male

**Rate Class:** Select  
**Policy Limit:** \$288,000/48 Months  
**Maximum Monthly Benefit:** \$6,000  
**Assisted Living:** 100%  
**Home Health Care:** 100%  
**Cash Benefit - 25% of Home Health Care:** \$1,500  
**Calendar Day Elimination Period:** 90 Days  
**Inflation Protection Benefit:** 3% Compound (20 Year)

### Wife Age 65 Female

**Rate Class:** Select  
**Policy Limit:** \$288,000/48 Months  
**Maximum Monthly Benefit:** \$6,000  
**Assisted Living:** 100%  
**Home Health Care:** 100%  
**Cash Benefit - 25% of Home Health Care:** \$1,500  
**Calendar Day Elimination Period:** 90 Days  
**Inflation Protection Benefit:** 3% Compound (20 Year)

## Husband

Years Premium Paid	Age	Annualized Premium	Future Monthly Benefit / Cost of Care	Days On Claim to Recover Premiums Paid
1	66	\$3,501.66	\$6,180	17
2	67	\$3,501.66	\$6,365	34
5	70	\$3,501.66	\$6,956	76
10	75	\$3,501.66	\$8,064	131
15	80	\$3,501.66	\$9,348	169
20	85	\$3,501.66	\$10,837	194
25	90	\$3,501.66	\$10,837	243
30	95	\$3,501.66	\$10,837	291
35	100	\$3,501.66	\$10,837	340

The "Future Monthly Benefit/Cost of Care" shows the value of the policy's "Maximum Monthly Benefit" over time based on the Maximum Monthly Benefit and Inflation Protection option selected, as indicated at the top of this page. This illustration assumes that actual covered expenses are equal to or greater than your Maximum Monthly Benefit and that the full Maximum Monthly Benefit is paid for each month on claim. The "Days on Claim to Recover Premium Paid" figures are calculated by taking the total premium paid divided by the "Future Monthly Benefit/Cost of Care" multiplied by 30.

This is a proposal, not an offer, and is subject to satisfying Mutual of Omaha's underwriting requirements. This policy may not cover all of the costs associated with long-term care incurred by you during the period of coverage. Premium rates may be subject to increase. A medical exam may be required for coverage. Please carefully review the accompanying outline of coverage for full description of policy benefits and policy limitations and exclusions. There is an additional cost for premium payments made more frequently than once a year.

## Wife

Years Premium Paid	Age	Annualized Premium	Future Monthly Benefit / Cost of Care	Days On Claim to Recover Premiums Paid
1	66	\$6,027.95	\$6,180	30
2	67	\$6,027.95	\$6,365	57
5	70	\$6,027.95	\$6,956	130
10	75	\$6,027.95	\$8,064	225
15	80	\$6,027.95	\$9,348	291
20	85	\$6,027.95	\$10,837	334
25	90	\$6,027.95	\$10,837	418
30	95	\$6,027.95	\$10,837	501
35	100	\$6,027.95	\$10,837	585

The "Future Monthly Benefit/Cost of Care" shows the value of the policy's "Maximum Monthly Benefit" over time based on the Maximum Monthly Benefit and Inflation Protection option selected, as indicated at the top of this page. This illustration assumes that actual covered expenses are equal to or greater than your Maximum Monthly Benefit and that the full Maximum Monthly Benefit is paid for each month on claim. The "Days on Claim to Recover Premium Paid" figures are calculated by taking the total premium paid divided by the "Future Monthly Benefit/Cost of Care" multiplied by 30.

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Your MutualCare® Solutions plan design includes these built-in benefits that give you the flexibility to get the care you need.

Policy Limit is the initial maximum dollar amount payable over the life of the policy.

Monthly Benefit Amount is the initial maximum dollar amount your policy will pay each month.

Elimination Period is the calendar-day waiting period before policy benefits begin.

Cash Benefit gives you the flexibility to pay for any service that supports your plan of care.

- The cash benefit pays 25 percent of the policy's home health care benefit, up to an initial maximum of \$2,000 each month
- There's no elimination period to satisfy before receiving the cash benefit

Reimbursement Benefit reimburses you for actual long-term care expenses you incur.

- The reimbursement benefit pays up to the policy's maximum monthly benefit amount
- The policy's elimination period must be satisfied before reimbursement benefits begin

Note: Days in which you receive a cash benefit don't count towards satisfying the policy's elimination period for reimbursement benefits.

Home Health Care pays up to 50, 75 or 100 percent\*\* of the policy's monthly benefit for:

- Personal care services to assist with the activities of daily living
- Homemaker services to help with housekeeping, grocery shopping and meal preparation
- Professional services of a nurse, home health aide or therapist
- Adult day care

Care Coordination\* includes the services of a licensed health care professional who will assess your needs, develop an individualized plan of care and help you arrange for services. In addition, the use of a care coordinator makes you eligible for additional benefits designed to help you remain safely in your home.

Assisted Living Facility Benefit pays up to 50, 75 or 100 percent\*\* of the policy's monthly benefit for care received in an assisted living facility or nursing home.

Respite Care\* pays to hire a temporary caregiver up to one month per calendar year to give your unpaid caregiver a needed break.

Hospice Care\* pays for hospice care services in any setting.

International Benefit pays up to the policy's maximum monthly benefit for up to 12 months should you need covered services while traveling outside the United States, Canada or the United Kingdom.

Waiver of Premium waives your premium payment while you are receiving benefits for covered services at home, in an assisted living facility or in a nursing home.

Alternate Care may provide coverage for qualified treatments or services not specifically listed in the policy when recommended by a care coordinator.

\*There's no elimination period to satisfy to be eligible for these benefits. \*\*Percent options may vary by state.

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These optional benefits may have been added to your MutualCare® Solutions plan design for an additional cost, allowing you to customize your coverage to meet your specific needs.

Inflation Protection allows your policy benefits to grow over time to keep up with the rising cost of long-term care services. Mutual of Omaha is required to offer you the option of a 5% annual compound inflation protection feature that automatically increases your previous year's Monthly Maximum and Lifetime Maximum Benefit amounts by 5%.

This illustration provides an overview of your MutualCare® Solutions insurance policy. Your outline of coverage provides complete details, including exclusions, limitations, reductions and terms under which the policy may remain in force or be discontinued.

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# Client Input Summary

Company: Mutual of Omaha - Health

October 27, 2025

Product: MutualCare Solutions - LTC

## Client Info.

Partner Allowances?	Partner & both applying
Client Name	Husband
Age	65
Sex	Male
Rate Class	Select
Other Applicant	
Other Applicant's Name	Wife
Other Applicant's Current Age Today	65
Other Applicant's Sex	Female
Other Applicant's Rate Class	Select
State Code	North Carolina

## Plan Info.

Package Plan	MutualCare Secure Solution
Client	
Solve For	Premium
Maximum Monthly Benefit	6,000
Benefit Multiplier	48 Months (4 Year)
Calendar Day Elimination Period	90 Day
Assisted Living Facility	100%
Home Health Care	100%
Inflation Protection Option	3% Compound (20 Year) Inflation Protection
Nonforfeiture Benefit - Shortened Benefit Period	N
Waiver of Elimination Period for Home Health Care	N
Shared Care	N
Common Employer or Association Group Allowance	N
Other Applicant	
Solve For	Premium
Maximum Monthly Benefit	6,000
Benefit Multiplier	48 Months (4 Year)
Calendar Day Elimination Period	90 Day
Assisted Living Facility	100%
Home Health Care	100%
Inflation Protection Option	3% Compound (20 Year) Inflation Protection
Nonforfeiture Benefit - Shortened Benefit Period	N
Waiver of Elimination Period for Home Health Care	N
Common Employer or Association Group Allowance	N
Mode	Annual
Premium Option	Lifetime
Duplicate Client's Benefits?	Duplicate
Click button to calculate premium	
Compute	Compute
Clear	Clear

# Client Input Summary

Company: Mutual of Omaha - Health

October 27, 2025

Product: MutualCare Solutions - LTC

## Plan Info.

Client	
** Premium Result **	0
** Monthly Benefit Result **	0
Other Applicant	
** Spouse Premium Result **	0
** Spouse Monthly Benefit Result **	0
Total	
** Total Premium Result **	0

## Optional Pages

Optional Pages	Y
Cover Page/Table of Contents	Y
Inflation Growth	Y
Benefits Premium Summary	Y
Break Even Analysis	Y
Base Coverage and Optional Benefits Overview	Y

## Agent Info.

Agent Name	Default Agent
Coverage written on self/partner?	N

## Concept

Concept	None
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