

Long-Term Care Insurance Illustration

Prepared for:

Example

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Mariner Insurance Resources
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Long-term care insurance policies may contain exclusions, limitations, reductions in benefits, what one must do to keep the policy in force, and what would cause a policy to be discontinued. Refer to the insurer's policy and outline of coverage for more information and complete details on coverage. The feature and premium information is for reference only and is intended to supplement the standard illustration provided by each insurance company. This report is not intended to be used as marketing material. All values and information are believed to be accurate on the date the report is submitted. However, accuracy cannot be assured as rates, benefits, and features may change over time. Refer to each carrier's complete illustration or rate card for exact quotation. Premiums vary with choice of benefits selected. Benefit options vary by state. Prepared by Mariner Wealth Advisors on 12/11/2019.

VitalLTC Product Details
Prepared For Example
Mutual of Omaha--MutualCare Custom Solution

Total Premium: \$6,714.73

Name	Example	Company Information		
Premium		Type	Mutual	Comdex 93
Birthdate		AM Best	A+(2)	Assets* \$8,084,019
Age	65	S&P	AA-(4)	Liabilities* \$4,911,301
State	Kansas	Moody's	A1(5)	*(in thousands)
Max Benefit	\$4500	Fitch Ratings	N/A	
Billing Mode	Annual	Ratings Date	11/26/2019	

Benefit Pool	\$325,000	Waiver of HHC EP	No
Benefit Period	6 Years	Nonforfeiture	No
Rate Class	Select	Marital Discount	Single
Gender	Female	Other Discounts	None
Risk Class	See Rate Class	Additional Discount	No
Monthly Benefit HHC	Monthly Benefit HHC	Joint Waiver of Premium	No
Payment Mode	Annual	Survivorship	No
Tax-Qualified	Tax-Qualified	Survivorship Waiver of Premium	See Joint Waiver of Premium
Payment Option	Lifetime	Waiver of Premium	Waiver of Premium
Coverage Level	100%HHC	Indemnity	No
Assisted Living Facility	100%ALF	Cash Benefit	Cash Benefit 40% of HHC
Home Care Benefit	No	Return of Premium	None
Inflation Protection	Compound 3.0% Inflation	Shared Benefits	No
Elimination Period	90 Calendar Days	Partnership	No
Enhanced Elimination Period	Calendar Day EP	Other Rider	No

Product Summary

This is a Pool-based LTC product.

Features

- ADL List: bathing, continence, dressing, transferring, toileting, and eating
- Home Health Care Benefit Amount, Assisted Living Facility Benefit Amount, Benefit Period and Elimination period can all be selected separately from Nursing Home Benefits.
- No Inflation Option, Compound 1.0%-5.0%, Compound (10 year) 1.0%-5.0% Compound (15 year) 1.0%-5.0% and Compound (20 year) 1.0%-5.0% Inflation

Optional

- Monthly Benefits, Calendar Day Elimination, Cash Benefit
- 365 day Elimination Period
- Waiver of Elimination Period for Home Health Care
- Joint Waiver of Premium

Underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175

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VitalLTC Product Details Prepared For Example

- Shortened Benefit Period Nonforfeiture
- Partnership available
- Preferred rates available
- Death Less Claims, 3x Base MMB ROP @ death (with claim offset, ROP @ death less claims < age 65)
- Shared Benefits
- Class I and Class II sub-standard rates available
- Survivorship Benefit available
- 0 day Elimination Period available
- 30% Discount when both spouses are approved. 15% marital discount is available when both spouses apply and only one is issued coverage and if only 1 applies for coverage
- Spousal Discount
- Association, Common Employer and Producer Group discount available

Included

- Alternative Care Benefit available when you use a Care Coordinator
- Assisted Living
- Bed Reservation up to 30 days per calendar year for any reason (except discharge)
- Care Coordination
- Caregiver Training Benefit
- Home Modification Benefit
- Homemaker Services
- Hospice Care
- Independent Caregiver Services
- Can be paid with Cash Benefit
- Durable Medical Equipment Benefit, Medical Alert System Benefit, Respite Care and Medication Management available
- Cash Benefit is available
- International Benefit - Full coverage available in the U.K. and Canada
- Monthly Home Care available
- Contingent Nonforfeiture is included if Shortened Benefit Period Nonforfeiture is not purchased
- One time satisfaction of Elimination Period
- Waiver of Premium

State-specific Exceptions in Kansas

No exceptions noted.

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Mutual of Omaha Ins Co

Group Affiliation: Mutual of Omaha Group
Address: 3300 Mutual of Omaha Plaza
 Omaha NE 68175
Phone: 402-342-7600

Domicile: NE
NAIC Number: 71412
Year Established: 1909
Company Type: Mutual

Ratings

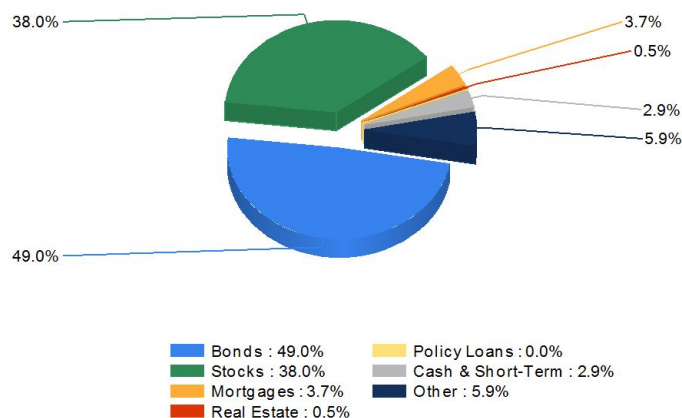
A.M. Best Company(Best's Rating, 15 ratings) A+ (2)
 Standard & Poor's(Fin. Strength, 20 ratings)\n AA- w- (4)
 Moody's(Fin. Strength, 21 ratings)\n A1 (5)
 Weiss(Safety Rating, 16 ratings)\n B- (6)
 Comdex Ranking(Percentile in Rated Companies) 93

Assets & Liabilities

Total Admitted Assets 8,084,020
 Total Liabilities 4,911,302
 Separate Accounts 0
 Total Surplus & AVR 3,369,206
 As % of General Account Assets 41.7%

Invested Asset Distribution

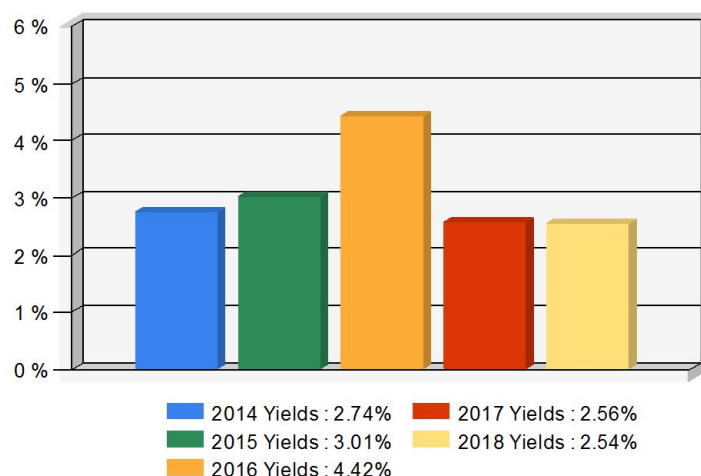
Total Invested Assets 7,072,304



Distribution of the invested assets

5 Year Investment Yields

5 Year Average 3.05%



Net yield on mean invested assets

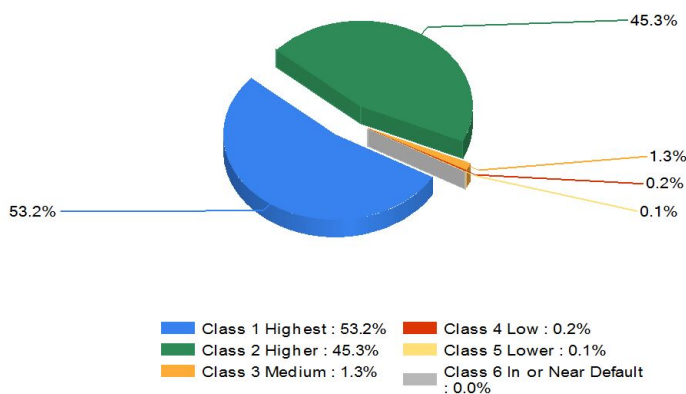
Non-Performing Assets

Bonds In or Near Default 0.0%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.0%
 As a Percent of Invested Assets 0.0%

Income & Earnings

Total Income 3,500,016
 Net Premiums Written 3,282,630
 Earnings Before Dividends and Taxes -187,289
 Net Operating Earnings -163,453

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Data for Year-End 2018 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of November 26, 2019.

\nPresented by: Mariner Wealth Advisors, Mariner Insurance Resources, 5700 W 112th Street, Ste. 500, Overland Park, KS 66211 Phone: 9135586958 Email: ed.simms@mariner-resources.com