

ASSURED SOLUTIONS and Its Flexible Options Can Outperform Most Traditional LTC Plans.

It's important to remember that most traditional LTC plans offer little flexibility. Agents proposing such plans usually use the current area cost to determine the Daily Benefit. Then they'll choose a common benefit period (in the example below - 4 years). Finally they'll add 5% compound inflation protection and assume they are making a good recommendation.



Here's An Example of How "TODAY'S PLAN" ASSURED SOLUTIONS Can Easily Beat a "Traditional" LTC Plan

	"TRADITIONAL" LTC PLAN FROM XYZ CARRIER	"TODAY'S PLAN" ASSURED SOLUTIONS FROM UNITED OF OMAHA
MAXIMUM LIFETIME BENEFIT (\$)	\$233,600	\$328,500
BENEFIT YEARS	4 (NH \$160 x 365 days x 4 years = \$233,600)	3 (NH \$300 x 365 days x 3 years = \$328,500)
BUILT-IN CASH BENEFIT	NONE	CASHFIRST - \$3,000 MONTH PAID FROM VERY FIRST DAY Up to 9 years (Basic \$300 x 10 = \$3000)
MAXIMUM DAILY / MONTHLY BENEFITS		
Nursing Home	\$160 (\$4,800 per month) for 4 years	\$300 (\$9,000 per month) for 3 years*
Assisted Living	\$160 (\$4,800 per month) for 4 years	\$150 - 50% Option (\$4,500 per month) for 6.5 years
Professional HHC Services	\$160 (\$4,800 per month)	\$600 - 200% Option (\$18,000 per month)
Basic HHC Services	\$160 (\$4,800 per month)	\$300 (\$9,000 per month) Pays 1/2 of Professional HC
Inflation Protection	5% Compound	3.5% Compound (with a higher starting daily benefit, 3% may be adequate)
Elimination Period	90 Days	90 Days (Remember: No Elimination Period for CASHFIRST)
Built-In Rate Guarantee	No	5 Years - can be extended up to 10 years
Built-Double Injury to Age 65	No	Yes
Built-In ROP to Age 65	No	Yes
ANNUAL PREMIUM (Age 59 - Married Preferred)		
Without Shared Care	\$1,763	\$1,710
With Shared Care	\$1,989	\$2,000

*If only \$160/day were paid, NH benefit would last up to 5.5 years.

Availability of Benefits & Options may vary by carrier and state.