

The Long-Term Care Rider

A Competitive Snapshot

Life insurance provides a variety of benefits for clients and their loved ones such as a death benefit, supplemental income and living benefits. United of Omaha's two indexed universal life products – Life Protection AdvantageSM IUL and Income AdvantageSM IUL both offer a long-term care rider that can help clients preserve their estate.

A Pricing Comparison Using Life Protection Advantage IUL

\$1 million death benefit and benefit pool using either 2% Long-Term Care or Chronic Illness rider, paying age 90 guarantee premiums annually.¹ John Hancock does not have a true age 90 guarantee built in so premium is approximate.

Male, age 45

| Carrier | Product | Preferred Non-Tobacco for Life Standard Non-Tobacco for LTC ² | | | |
|--------------------|--|---|--------------|-------------------------------|-------------------------|
| | | Premium | Premium Rank | Year 20 Cash Value Guaranteed | Year 20 Cash Value Rank |
| United of Omaha | Life Protection Advantage IUL (ALB) | \$7,210 | 1 | \$144,200* | 1 |
| Protective Life | Protective Indexed Choice UL 9-23 | \$7,596 | 2 | \$18,222 | 5 |
| Corebridge | Value+ Protector III (Sept 2023) | \$8,009 | 3 | \$80,092 | 3 |
| Securian Financial | Eclipse Protector II Indexed Universal Life | \$8,692 | 4 | \$0 | 6 |
| Nationwide | Nationwide Indexed UL Protector II 2020 | \$10,383 | 5 | \$0 | 6 |
| Prudential | PruLife [®] Founders Plus Indexed UL (2023) (ALB) | \$10,638 | 6 | \$49,485 | 4 |
| John Hancock | Protection IUL 24 | \$11,700 | 7 | \$85,852 | 2 |

Female, age 45

| Carrier | Product | Preferred Non-Tobacco for Life Standard Non-Tobacco for LTC ² | | | |
|--------------------|--|---|--------------|-------------------------------|-------------------------|
| | | Premium | Premium Rank | Year 20 Cash Value Guaranteed | Year 20 Cash Value Rank |
| United of Omaha | Life Protection Advantage IUL (ALB) | \$6,540 | 1 | \$130,800 | 1 |
| Protective Life | Protective Indexed Choice UL 9-23 | \$6,886 | 2 | \$33,352 | 5 |
| Corebridge | Value+ Protector III (Sept 2023) | \$7,080 | 3 | \$70,797 | 3 |
| Securian Financial | Eclipse Protector II Indexed Universal Life | \$7,264 | 4 | \$0 | 6 |
| Prudential | PruLife [®] Founders Plus Indexed UL (2023) (ALB) | \$8,728 | 5 | \$47,525 | 4 |
| Nationwide | Nationwide Indexed UL Protector II 2020 | \$9,962 | 6 | \$0 | 6 |
| John Hancock | Protection IUL 24 | \$10,250 | 7 | \$75,329 | 2 |

ALB represents Age Last Birthday design. Rates as of May 2024.

LTC Rider is not available in California.

The charts above assume that the GRO premium is fulfilled by paying listed premium annually each year.

¹For Life Protection Advantage, the GRO rider is not available for clients above age 60 (regardless of risk class), or for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. For Income Advantage, the GRO rider is not available for substandard or tobacco cases under age 50 or for substandard tables 5-16 at ages 50 and above. In the 60-day window following policy year 15, a refund of up to 50% is available, and following policy years 20 to 25, a refund of up to 100% is available. The refund amount is capped at 80% of the policy's lowest face amount and is reduced by any previous withdrawals and outstanding loans.

²Underwriting Class distinction between Life and LTC applies to United of Omaha, Nationwide and John Hancock.



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company