

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

		Preferred Non-Tobacco			
Carrier	Product	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	\$7,602	2	\$18,314	5
Corebridge	Value+ Protector III (Sept 2023)	\$8,009	3	\$80,090	3
Securian Financial	Eclipse Protector II Indexed Universal Life	\$8,241	4	\$0	6
Nationwide	Nationwide Indexed UL Protector II 2020	\$8,556	5	\$0	6
Prudential	PruLife® Founders Plus Indexed UL (2023) (ALB)	\$10,397	6	\$49,656	4
John Hancock	Protection IUL 22 Reprice	\$11,950	7	\$94,854	2

Female, age 45

		Preferred Non-Tobacco			
Carrier	Product	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
Securian Financial	Eclipse Protector II Indexed Universal Life	\$6,736	2	\$0	6
Protective Life	Protective Indexed Choice UL 9-23	\$6,893	3	\$33,645	5
Corebridge	Value+ Protector III (Sept 2023)	\$7,078	4	\$70,780	3
Nationwide	Nationwide Indexed UL Protector II 2020	\$7,921	5	\$0	6
Prudential	PruLife® Founders Plus Indexed UL (2023) (ALB)	\$8,744	6	\$47,700	4
John Hancock	Protection IUL 22 Reprice	\$9,500	7	\$74,446	2

(ALB) represents Age Last Birthday Design. Values as of January 2024.

LTC Rider is not available in California.

*Assumes GRO premium requirement 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.



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