

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. *John Hancock does not have a true age 90 guarantee built in so premium is approximate.*

Male, age 45

		Preferred Non-Tobacco for Life Standard Non-Tobacco for LTC (Where Applicable)			
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	\$7,596	2	\$18,320	5
Lincoln Financial	Lincoln Wealth Preserve	\$7,680	3	\$15,902	6
Corebridge	Value+ Protector III (Sept 2023)	\$8,009	4	\$80,092	3
Securian Financial	Eclipse Protector II Indexed Universal Life	\$8,692	5	\$0	7
Prudential	PruLife® Founders Plus Indexed UL (2023) (ALB)	\$10,379	6	\$49,485	4
Nationwide	Nationwide Indexed UL Protector II 2020	\$10,383	7	\$0	7
John Hancock	Protection IUL 24	\$11,700	8	\$84,852	2

Female, age 45

		Preferred Non-Tobacco for Life Standard Non-Tobacco for LTC (Where applicable)			
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
Protective Life	Protective Indexed Choice UL 9-23	\$6,886	2	\$33,352	5
Lincoln Financial	Lincoln Wealth Preserve	\$6,977	3	\$28,039	6
Corebridge	Value+ Protector III (Sept 2023)	\$7,080	4	\$70,797	3
Securian Financial	Eclipse Protector II Indexed Universal Life	\$7,264	5	\$0	7
Prudential	PruLife® Founders Plus Indexed UL (2023) (ALB)	\$8,728	6	\$47,525	4
Nationwide	Nationwide Indexed UL Protector II 2020	\$9,962	7	\$0	7
John Hancock	Protection IUL 24	\$10,250	8	\$75,329	2

ALB represents Age Last Birthday design. Rates as of April 2025.

LTC Rider is not available in California.

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



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