

Indexed Universal Life

The Long-Term Care Rider

A Competitive Snapshot

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

This chart highlights the premium needed to keep each policy in place through age 120, along with how long that premium is guaranteed and the projected guaranteed and current cash values at year 20, clearly showing the long-term value, stability, and performance potential of each option.

Male, Age 45

		Life: Preferred Non-Tobacco LTC: Standard Non-Tobacco (where applicable)			
Carrier	Product	Premium	Duration	Year 20 Guaranteed Cash Value	Year 20 Current Cash Value
United of Omaha	Life Protection Advantage IUL	\$8,156	45	\$163,114 ¹	\$180,509
Corebridge	Value+ Protector III (Sept. 2023)	\$8,954	48	\$89,539	\$164,708
Nationwide	Nationwide Indexed UL Protector II 2020	\$9,210	20	\$0	\$178,355
Symetra	Symetra Protector IUL 6.0	\$9,389	41	\$0	\$201,462
John Hancock	Protection IUL 26	\$9,486	40	\$45,219	\$135,550
Prudential	PruLife [®] Founders Plus Indexed IUL (2023)	\$10,256	44	\$40,904	\$216,296
Securian Financial	Eclipse Protector II Indexed Universal Life	\$12,923	46	\$0	\$223,631

Female, Age 45

		Life: Preferred Non-Tobacco LTC: Standard Non-Tobacco (where applicable)			
Carrier	Product	Premium	Duration	Year 20 Guaranteed Cash Value	Year 20 Current Cash Value
United of Omaha	Life Protection Advantage IUL	\$7,271	45	\$145,421 ¹	\$160,580
Corebridge	Value+ Protector III (Sept. 2023)	\$8,104	48	\$81,037	\$145,900
Nationwide	Nationwide Indexed UL Protector II 2020	\$8,191	20	\$0	\$159,693
Symetra	Symetra Protector IUL 6.0	\$8,261	42	\$10,741	\$185,362
John Hancock	Protection IUL 26	\$8,540	42	\$46,173	\$118,508
Prudential	PruLife [®] Founders Plus Indexed IUL (2023)	\$9,366	46	\$52,180	\$192,379
Securian Financial	Eclipse Protector II Indexed Universal Life	\$11,545	46	\$0	\$190,842

LTC Rider is not available in California.

ALB represents Age Last Birthday design. Rates as of April 2026

¹The charts above assume that the GRO premium is fulfilled by paying listed premium annually each year.