



## ***Long-Term Care Insurance***

### **THE MUTUAL OF OMAHA ADVANTAGE**

#### **A long history of financial strength and stability**

- Mutual of Omaha has been serving policyholders for over 100 years. Even in these unprecedented economic times, we remain strong, stable and financially secure
- We're a mutual company owned by our policyholders. That means we take a more conservative approach to investments and business decisions and are not driven by short-term quarterly results that often characterize publicly traded companies
- Mutual of Omaha Insurance Company and our affiliate, United of Omaha Life Insurance Company, continually earn high ratings from the industry's leading rating organizations, including A+ (Superior) from A.M. Best (as of 9/11)
- Mutual of Omaha's Comdex rating is 92. That means 92 percent of Comdex-rated companies are rated lower than Mutual of Omaha

#### **A leader in the LTCi marketplace**

- Mutual of Omaha has been selling LTCi since 1987. That gives us more than two decades of expertise developing products people want and making them easy for you to sell
- While many carriers have stopped selling or minimized their product offerings, LTCi remains a core product for us
- We have more than \$166 million of LTC inforce premium and provide LTCi coverage to over 94,000 individuals
- Mutual of Omaha is platinum sponsor of the American Association for Long-Term Care Insurance (AALTCI). We're continually among the leading LTCi carriers that sponsor Long-Term Care Awareness Month

#### **Contemporary, innovative LTCi products**

- We offer two complete portfolios of LTCi products to give you and your clients choice and flexibility:
  - Mutual Care® Plus, underwritten by Mutual of Omaha Insurance Company
  - United LTCi solutions, underwritten by United of Omaha Life Insurance Company
- Mutual of Omaha's LTCi products allow you to sell the way you prefer
  - Prepackaged policies offer ease and simplicity
  - Customizable policies can be tailored to a client's specific situation
  - A niche product focuses on our unique cash benefit and empowers policyholders to determine how best to spend policy benefits
  - Multi-life programs are designed to attract younger buyers
- All products contain unique benefits and features you may not find from other companies, including:
  - Cash benefit with no elimination period
  - 20-year inflation protection
  - Built-in monthly benefit
  - Calendar-day elimination period
  - Modified guaranteed issue underwriting on multi-life programs

## Fast, flexible underwriting

- Our underwriters work with you throughout the sales process to get your business issued quickly
- We offer a same-day underwriting pre-qualification guarantee. Submit your request for prequalification to [ltcunderwriting@mutualofomaha.com](mailto:ltcunderwriting@mutualofomaha.com) by 2 p.m. Central time and we'll have an answer for you by 5 p.m. the same day
- We give you the ability to jumpstart the underwriting process by placing the call to initiate the personal health interview before leaving the client's home. A simple phone call to 1-866-544-1617 can help get your business issued two to three days faster
- Our underwriting philosophy allows us to look at the total picture, including the applicant's health, cognitive status and lifestyle

## A commitment to help you sell LTCi

- We make all the information you need to sell our products available 24-7 on our secure, agent-only Web site, Sales Professional Access (SPA)
- We offer numerous opportunities for training, including classroom and online courses that allow you to earn CE credit
- We carefully monitor state partnership activity to keep you up to date. We've also teamed with LTCiTraining.com to bring you comprehensive partnership training that's free for agents who sell Mutual of Omaha's LTCi
- We have a dedicated Sales Support team standing by to answer your questions
- We have other teams of experts available to help you. Our Advanced Markets team specializes in retirement, distribution, business and estate planning cases. Our Association Marketing team can help you target groups of individuals with a common occupation or interest
- We provide sales and marketing materials approved for use in your state
- We provide LTC cost-of-care information by state to arm you with valuable information that can help you sell

## Exceptional rewards and recognition

- Mutual of Omaha offers a competitive compensation package
- We provide a variety of recognition programs for our top agents
- We give you the opportunity to earn the best incentive trips in the industry

## A name your customers know and trust

- Ninety-nine in 100 people know the Mutual of Omaha name because of our investment in *Mutual of Omaha's Wild Kingdom* television show and our sponsorships, including USA Swimming, PGA and LPGA golfers and the aha moment
- Our ongoing efforts to ensure Mutual of Omaha remains a household name make your job easier
- Mutual of Omaha's longevity and expertise in the LTCi marketplace mean your customers can count on us to be here when they need us

**Questions? Send an e-mail or text message to [sales.support@mutualofomaha.com](mailto:sales.support@mutualofomaha.com)**

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