



# Three Good Reasons to Make Mutual of Omaha Your Choice for LTCi

When it comes to selecting an LTCi carrier, you have lots of choices. Here are three good reasons to choose Mutual of Omaha.

## 1. Contemporary, Innovative Products

Mutual of Omaha's LTCi products offer competitive features that set us apart from the competition. Here are just a few:

- **Cash benefit** of 35, 40 or 50 percent with no elimination period
- **Calendar day elimination period** helps satisfy the elimination period faster
- **Built in monthly benefit** amount makes it easier to get the care when needed
- **No cap on premium allowances** helps maximize savings with no compensation off-set

## 2. Competitive Pricing

Our products are competitively priced; so, in addition to providing your clients with the best products, you also can provide the best value. Here are some of our sweet spots:

- **3-year and 5-year benefit periods**
- **Ages 55 to 65**
- **35 percent spouse premium allowance**
- **Consistently competitive with optional riders**

## 3. Financial Strength and Stability

Mutual of Omaha has been meeting the needs of our policyholders for over 100 years. Even in tough economic times, we remain strong, stable and secure. Here's how:

- We're a mutual company not driven by short-term quarterly results that often characterize publicly traded companies
- We continue to maintain high ratings from industry rating organizations, including A+ (Superior) from A.M. Best
- Our Comdex score is 91 out of 100, meaning we rank above 91 percent of all insurance companies rated

## Compare Product Features

	Mutual of Omaha Mutual Care My Way	United of Omaha Assured Solutions Gold	United of Omaha CASH-First	John Hancock Custom Care III	Genworth Privileged Choice Flex	Transamerica Transcare II
<b>Benefit periods</b>	2, 3, 4, 5, 6, 8 years & lifetime	2, 3, 4, 5, 6, 8 years & lifetime	Pool of money \$50,000 to \$500,000 & Lifetime	2, 3, 4, 5, 6, 10 years	2, 3, 4, 5, 6, 8, 10 years & lifetime	Pool of Money \$18,250 to unlimited
<b>Maximum monthly/daily benefits</b>	\$1,500 to \$15,000 per month	\$1,500 to \$15,000 per month	\$1,500 to \$9,000 per month	\$50 to \$500 per day \$1,500 to \$15,000 per month (optional)	\$50 to \$400 per day \$1,500 to \$12,000 per month (optional)	\$50 to \$400 per day Class 1 & 2: \$150 per day & \$275,000 pool Class 3 & 4: \$100 per day & \$125,000 pool \$1,500 to \$12,000 per month (optional) Class 1 & 2: \$4,500 per month & \$275,000 pool Class 3 & 4: \$3,000 per month & \$125,000 pool
<b>Cash benefit</b>	35% of HHC with <b>no EP (built in)</b>	40% of HHC with <b>no EP (built in) Increase to 50% (optional)</b>	40% of HHC with <b>no EP (built in) Increase to 50% (optional)</b>	4.5X daily benefit or 15% of monthly in addition to reimbursement EP must be satisfied (optional)	Not available	Pays 10X DB each month in lieu of other benefits with no EP (built-in)
<b>Elimination periods</b>	0, 30, 60, 90, 180, 365 <b>calendar days</b>	0, 30, 60, 90, 180, 365 <b>calendar days</b>	0, 30, 60, 90, 180, 365 <b>calendar days</b>	30, 60, 90, 180, 365 <b>service days</b>	30, 90, 180, 365 <b>service days or calendar days</b>	0, 30, 60, 90, 180, <b>service days</b>

Abbreviations: ALF – Assisted Living Facility; EP – Elimination Period; HHC – Home Health Care; MMB – Maximum Monthly Benefit; NH – Nursing Home; ROP – Return of Premium

	Mutual of Omaha Mutual Care My Way	United of Omaha Assured Solutions Gold	United of Omaha CASH-First	John Hancock Custom Care III	Genworth Privileged Choice Flex	Transamerica Transcare II
<b>Inflation protection options</b>	<b>Future purchase option</b> 5%, 4% or 3% compound (lifetime) 5% compound (20-years) 5% simple (lifetime)	<b>Future purchase option</b> 5% compound (lifetime) 4.5%, 4%, 3.5% or 3% compound <b>with buy-up</b> 5% compound (2X, 3X, 4X) 5% compound (20-years) 5% simple (lifetime)	<b>Future purchase option</b> 5% compound (lifetime) 4.5%, 4%, 3.5% or 3% compound <b>with buy-up</b> 5% compound (2X, 3X, 4X) 5% compound (20-years) 5% simple (lifetime)	GPO 5% compound (lifetime) CPI Compound CPI Compound Inflation to age 75	Future purchase option 5% or 3% compound (lifetime) 5% simple (lifetime)	Deferred benefit increase option 3% or 5% compound (lifetime) 3% or 5% step-rated
<b>Monthly benefit options (percentage of MMB)</b>	HHC: 100%, 75%, 50% ALF: 100%, 75%, 50% NH: 100%	HHC: 100%, 75%, 50% ALF: 100%, 75%, 50% NH: 100%	Basic HHC: 100% Professional HHC: 200% ALF: 100%, 80%, 75%, 70%, 60%, 50% NH: 100%	HHC; 100% ALF: 100% NH: 100%	HHC; 100%, 50% ALF: 100%, 50% NH: 100%	HHC: 100% ALF: 100% NH: 100%
<b>Spouse benefits</b>	Spouse shared care <b>Spouse security</b> Spouse waiver of premium Spouse survivorship	Spouse shared care <b>Spouse security</b> Spouse waiver of premium Spouse survivorship	Spouse shared care <b>Spouse security</b> Spouse waiver of premium Spouse survivorship	Spouse shared care Spouse survivorship/ premium waiver	Spouse shared care Spouse survivorship 10-year Enhanced spouse survivorship 7-years	Spouse shared care Joint waiver of premium
<b>Return of premium</b>	ROP less claims if death before age 65 ROP less claims Full ROP	ROP less claims	ROP less claims if death before age 65 (built in) ROP less claims Full ROP	ROP less claims if death before age 65 (built in)	ROP less claims (graded) ROP less claims after 10 years	ROP less claims if death before age 67 (built in) ROP less claims
<b>Rate guarantee</b>	<b>5 years (optional)</b>	<b>5 years (built in) 6 to 10 years (optional)</b>	<b>5 years (built in) 6 to 10 years (optional)</b>	Not available	Not available	5 years (built in)
<b>Additional benefit for injury</b>	Optional	Not available	Built in	Built in	Not available	Built in
<b>Waiver of elimination period for HHC</b>	Optional	Optional	Optional	Optional	Optional	Not available
<b>Restoration of benefits</b>	Optional	Optional	Optional	Not available	Optional	Optional
<b>Premium payment options</b>	Lifetime 10-year 20-year To-age-65	Lifetime 10-year 20-year To-age-65 <b>Flex-to-age-85</b>	Lifetime 10-year 20-year To-age-65 <b>Flex-to-age-85</b>	Lifetime 20-year To-age-75	Lifetime 10-year To-age-65	Lifetime Single pay 10-year To-age-65
<b>Premium allowances</b>	Married (2 apply/ 2 insured): 35% Married (2 apply/ 1 insured): 15% Married (1 apply/ 1 insured): 15% Two-person household: 10% Preferred: 15% Association group: 5% Medicare Supplement: 5% Producers: 5% <b>Combination of good health and household discount is not limited</b>	Married (2 apply/ 2 insured): 35% Married (2 apply/ 1 insured): 15% Married (1 apply/ 1 insured): 15% Two-person household: 10% Preferred: 15% Association group: 5% Medicare Supplement: 5% Producers: 5% <b>Combination of good health and household discount is not limited</b>	Married (2 apply/ 2 insured): 35% Married (2 apply/ 1 insured): 15% Married (1 apply/ 1 insured): 15% Two-person household: 10% Preferred: 15% Association group: 5% Medicare Supplement: 5% Producers: 5% <b>Combination of good health and household discount is not limited</b>	Married (2 apply/ 2 insured): 30% Preferred: 10% Sponsored group: 5% Valued client 5% Family discount 5% Combination of good health and partner discount limited to 35%	Married (2 apply/ 2 insured): 40% Married (2 apply/ 1 insured): 25% Preferred: 20% Small business: 5% Preferred discount is limited to 10% if qualify for partner discount	Married (2 apply/ 2 insured): 30% Married (2 apply/ 1 insured): 15% Married (1 apply/ 1 insured): 15% Endorsed group: 5%, 10% 15%, 20% Preferred: 15%

Product features are current as of 2/12. Not all products and features are available in all states.

## Contact us today to learn more!

If you'd like to learn more about Mutual of Omaha's LTCi products, contact our Sales Support team at [sales.support@mutualofomaha.com](mailto:sales.support@mutualofomaha.com).

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company and United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.