



The A-B-Cs of the Cash Benefit

Everyone knows what cash can do. So use this simple concept to demonstrate the value of purchasing a long-term care policy that includes a built-in cash benefit.

Take out a piece of paper and write on it vertically: A, B, C.

Next to the letter A, write “Assets.” Then say, “Mr. and Mrs. Prospect, when the need for long-term care first arises, many people worry they may not have assets available to pay for care they need. This is especially true for people who may have to liquidate assets like stocks, CDs or even property to pay for their care.”

Next to the letter B, write “Burden.” Then say, “Families typically step in to help a loved one who needs long-term care. But that may be difficult for adult children who have their own family and career responsibilities. If you’re like most people, the last thing you want to do is to become a burden to your family.”

Next to the letter C, write “Choice.” Then say, “As you’ve told me, when the time comes for long-term care services, your choice is to stay right here in your home. Let me tell you how a long-term care insurance policy that offers a cash benefit can help you do just that.

- The cash can be used however you need it most. Whether it’s to pay for an airline ticket or a tank of gas so a child can help out or for housekeeping or meal delivery services, the choice is yours.
- With a Mutual of Omaha long-term care insurance policy, the cash is available to you on day one. That means when you become eligible for benefits under your policy, there’s no waiting period to qualify for cash. This is something you won’t find from other insurance companies.
- In addition, if you need a higher level of care someday, you always have the choice to switch from the cash benefit to a traditional reimbursement benefit, which reimburses you for the actual long-term care services expenses you incur.”

A *Assets*

B *Burden*

C *Choice*

