



Single Premium Opens Doors to Multi-Life Sales

Having the ability to offer your business-owner clients the option to make a lump sum premium payment and enjoy a significant tax savings is a big advantage – one you won't find from many other insurance companies.

Under current tax laws for C-corporations, generally:

- The entire premium amount for the owner/employee, spouse, dependents and designated class of employees is deductible to the business
- Premium is not included as income
- Benefits received from the policy are income tax free, as long as they do not exceed the per diem limitation or actual long-term care expenses

Take the next step...offer a multi-life program

Once you find a business owner who is interested in purchasing long-term care insurance for himself, you've got a built-in prospect for a multi-life sale. You've already sold the owner on the need for long-term care insurance. And he understands the value of having a long-term care insurance policy. All you have to do now is show him how easy it is to offer this important coverage to his employees.

Mutual of Omaha's new multi-life program – Mutual Care® at Work – has programs available for small- to mid-sized business.

- Employers have complete flexibility to determine who participates in the program – all employees or a select group of employees (i.e., all managers)
- Employers decide if they want to fund the program by paying the entire cost using business dollars in order to take advantage of tax savings or if they prefer simply to offer coverage to employees on a voluntary basis
- Program allowances provide savings of five or 10 percent with additional allowances also available
- Extended family members can participate, including spouse, adult children, parents, in-laws, siblings, grandparents and all step-equivalents

So don't stop after you've made a single-premium sale. Take the next step. The door to a multi-life sale is wide open.

