

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 92 out of 100, meaning we rank above 92 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	Prudential LTC 3	MedAmerica FlexCare
Benefit periods	2, 3, 4, 5, 6, 8, 10 years & lifetime	2, 3, 4, 5, 6, 8 years & lifetime	\$50,000 to \$500,000 (in \$25,000 increments) & lifetime	2, 3, 4, 5, 6, 10 years	2, 3, 4, 5, 6, 8, 10 years & lifetime	2, 3, 4, 5, 6, 10 years & lifetime	1, 2, 3, 4, 5, 6, 7, 8, 10 years (8 & 10 yrs n/a over age 79)
Maximum monthly/daily benefits	\$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	\$1,500 to \$12,000 per month	\$50 to \$500 per day Monthly rider for HHC	\$50 to \$500 per day Monthly rider for HHC
Cash benefit	35% of HHC built in with no elimination period	40% of HHC built in with no elimination period Rider increase to 50%	40% of HHC built in with no elimination period Rider increase to 50%	Optional cost rider: 4.5 times daily benefit or 15% of monthly in addition to reimbursement elimination period must be satisfied	Not available	40% built in (elimination period must be satisfied)	30 times daily benefit paid on a monthly basis
Elimination periods	0, 30, 60, 90, 180, 365 calendar days	0, 30, 60, 90, 180, 365 calendar days	0, 30, 60, 90, 180, 365 calendar days	30, 60, 90, 180, 365 service days	30, 90, 180 service days	30, 60, 90, 120, 180, 365 calendar days	30, 60, 100, 180, 365 calendar days

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

