

MUTUAL OF OMAHA
Your Choice for **LTC**.



LTCA Summer Sales Trainer Series

Mutual & United of Omaha

by Steven J. Pike, LUTCF
Brokerage Health Sales Director
Tuesday July 27th, 2010

Agenda



- Long-Term Care Advantage
- Commitment
- Product Overview
- Product Portfolios
- Underwriting
- Sales Sweet Spots
- Resources

Your Choice for **LTC.**

Long-Term Care Advantage



- Mutual of Omaha is a 100-year-old company that remains strong, stable and financially secure even in these unprecedented economic times
- A.M. Best reaffirmed our rating A+ (Superior) as of 1/10
- Recently, Mutual of Omaha's Comdex rating was raised from 95 to 96 (ie 96% of Comdex-rated companies are rated lower than Mutual of Omaha)
- Mutual of Omaha and its affiliates are ranked in the Fortune 500[®] (per Fortune magazine, 4/10)

Your Choice for **LTC**.

Commitment to LTC



- Financially Strong
- 20+ years of experience in LTC market
- Recently-completed research in the industry resulted in new product offering
- Products with enriched benefits and flexibility
- You choose how you want to sell

Your Choice for **LTC.**

Unique LTC products

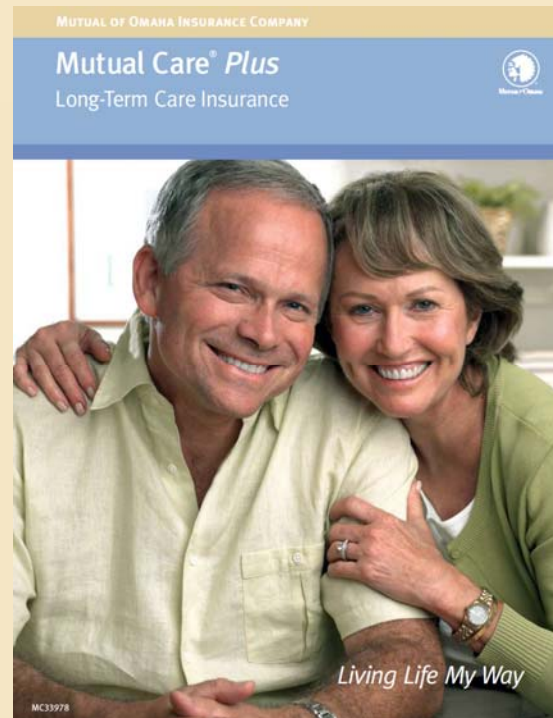


- Flexibility between cash and reimbursement benefits
- Built-in cash benefit with no elimination period
- Built-in calendar day elimination period
- Built-in monthly benefit
- Single premium option
- Individual and multi-life products

MUTUAL OF OMAHA
Your Choice for **LTC.**



Mutual Care Plus



Mutual Care Plus Portfolio



- Simplicity of pre-packaged plans
- Customizable benefits
 - **Mutual Care My Way**
 - **Mutual Care at Work (multi-life)**

Your Choice for **LTC.**

Mutual Care My Way



Features	Mutual Care® My Way		
Benefit period	2 year 3 year 4 year 5 year 6 year 8 year Lifetime		
Maximum monthly benefit amount	\$1,500- \$15,000 (in \$500 increments)		
Monthly benefit options (percentage of maximum monthly benefit)	Home Care 100% 75% 50%	Assisted living 100% 75% 50%	Nursing home 100%

Your Choice for **LTC.**

Mutual Care My Way



Cash benefit amount	35% of home health care monthly benefit
Elimination period calendar days	0 30 60 90 180 365
Inflation protection	Lifetime- 3%, 4% , 5% compound 5% simple 20 year- 5% compound No inflation protection = Future Purchase Option

Your Choice for **LTC**.

Mutual Care My Way



Unique Optional Benefits

- Spouse Shared Care
- Spouse Security Benefit
- Spouse Survivorship
- Additional benefit for injury

Your Choice for **LTC.**

Mutual Care Plus



- Limited pay options
 - **Single pay***
 - 10 pay
 - **20 pay**
 - To age 65
- **Optional 5 year rate guarantee**

* Depending on state availability

Your Choice for **LTC.**

Premium Allowances



- Married: 15%
- Spouse/Domestic Partner: 35%
- Two Person Household: 10%
- **Association Group: Now 5%**
 - **No comp offset**
- Producer: 5%
- Medicare Supplement: 5%

Mutual Care at Work-Multi-Life



- Group size: 3-250 participants
- Employer Paid & Voluntary programs
- Executive Carve-Out
- Core buy-up
- Individual Product - fully portable

Mutual Care My Way



- Same comprehensive benefits as Individual
- 3 Underwriting Programs
 - Modified Guaranteed Issue (MGI)
 - Simplified Issue (SI)
 - Full Underwriting

Your Choice for **LTC**.

MUTUAL OF OMAHA
Your Choice for LTC.



United LTCi Solutions

UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL OF OMAHA COMPANY

UNITED LTCI SOLUTIONS
CASH-FIRSTSM
Long-Term Care Insurance

GC567

UNITED OF OMAHA LIFE INSURANCE COMPANY
A MUTUAL OF OMAHA COMPANY

UNITED LTCI SOLUTIONS
ASSURED SOLUTIONS GOLD
Long-Term Care Insurance

FEATURING THE **CASH-First**SM ADVANTAGE

GC568

United of Omaha Portfolio



- Comprehensive product
- Flexibility
- Innovative Features & Benefits
 - **Assured Solutions Gold**
 - ***CASH-First***
 - **Workplace Solutions (multi-life)**

Your Choice for **LTC.**

United of Omaha Portfolio



- **Ca\$h First** – Monthly Benefit x Maximum Lifetime Benefit (or Lifetime)
- **Assured Solutions GOLD** – Monthly Benefit x 2,3,4,5,6,8-year benefit (or Lifetime)

Your Choice for **LTC**.

Unique Benefits of Ca\$h First & Assured Solutions GOLD

- Cash benefit of 40% with optional increase to 50%
- 2x, 3x, 4x Max Inflation Options
- 5 year rate guarantee (can be increased 6-10 years)
- Flex-To-85 Premium Payment Option
- Single Premium Option

United of Omaha Portfolio



Ca\$h First Unique Benefit

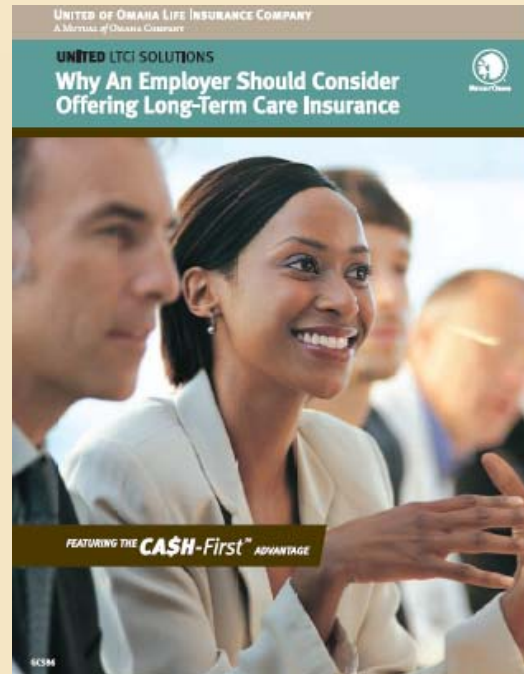
- Professional HHC –200% of Basic HHC

Your Choice for **LTC.**

MUTUAL OF OMAHA
Your Choice for **LTC**.



United Workplace Solutions



Underwriting



- Direct Contact with Underwriters
- Height and Weight
- Diabetes (50 units)
- Stroke without residual after 2 years
- TIA without residual after 1 year

Competitive Price Points



- 3-yr and 5-yr Benefit Periods
- Strong throughout age brackets, particularly ages 55-65
- “35% Married” and “Both Applying” Discounts
- Consistently Competitive with Optional Riders

Product Website



Get Our Monthly LTC e-Update

Jam-packed with information about selling LTCi and delivered right to your inbox.

Your Choice for LTC[®]

Product Overview

State Availability

Your Competitive Advantage

LTC Connection



Your Choice for LTC

There are lots of reasons Mutual of Omaha is the best choice for LTC. Here are just a few:

Our Strength

We're a 100-year-old company that's strong, stable and financially secure. We continually earn high industry ratings, including A+ (Superior) from A.M. Best and a Comdex rating of 96.

Our Brand

Our Products

Our Training

Our Support

Our Experience

[Learn more](#) about Mutual of Omaha's LTCi products.

www.yourchoiceforltc.com

Your Choice for **LTC**.

Summary



- Flexible Plans
- Built-in Cash Benefit (0-Day Elimination)
- Monthly Benefits
- Calendar Day Elimination
- Association Group w/ No Comp Offset
- Multi-Life - 3 Programs incl. MGI

Thank you from LTCA! 800-742-9444



Questions?

Your Choice for **LTC.**