

Long-Term Care Insurance



PORTFOLIO OVERVIEW



Our Contemporary, Innovative LTCi Products Give You an Option for Every Client

Two Portfolios Offer Choice and Flexibility

At Mutual of Omaha, we know a one-size-fits-all approach isn't right for everyone. So we developed two portfolios of LTCi products to give you the flexibility to choose a policy that meets your clients' needs.

Mutual Care[®] Plus MUTUAL OF OMAHA INSURANCE COMPANY	United LTCi Solutions UNITED OF OMAHA LIFE INSURANCE COMPANY
Mutual Care[®] 3 & 5 Pre-packaged policies offer a choice of three- and five-year benefit periods	Assured Solutions Gold A traditional reimbursement policy that can be customized to meet clients' specific needs
Mutual Care[®] My Way Offers the ability to customize a policy with additional benefit period and inflation protection options	CASH-FirstSM A policy designed to provide coverage for the "progression of care" from home-based to care facility
Mutual Care[®] at Work Provides multi-life coverage for small- to mid-sized businesses	Workplace Solutions Provides pre-packaged and customizable policies for the workplace

Portfolio Similarities

Both the Mutual Care[®] Plus and United LTCi Solutions portfolios provide coverage for home health care, assisted living and nursing home care. They also contain many of the same great features, including:

- A cash benefit with no elimination period that provides cash to use for any type of care the client chooses
- The ability to switch between cash and reimbursement benefits to give clients the flexibility and freedom to control their care options from the first day of qualified need
- A monthly benefit amount for greater flexibility to maximize policy benefits
- Calendar day elimination period to allow clients to receive reimbursement benefits sooner
- Stay-at-home features perfect for clients who want to remain in their homes as long as possible
- Multiple spouse-friendly benefits, including our Spouse Security Benefit that provides protection for an uninsured spouse
- No cap on premium allowances to give clients maximum savings
- Modified guaranteed issue underwriting on multi-life policies to give applicants the potential to qualify for coverage with just three insurability questions

Mutual Care® Plus Portfolio

	Mutual Care® 3	Mutual Care® 5	Mutual Care® My Way	Mutual Care® at Work
Product description	A simple and affordable pre-packaged product that offers three years of benefits. Includes a cash benefit with no elimination period.	A simple and affordable pre-packaged product that offers five years of benefits. Includes a cash benefit with no elimination period.	A customizable product that can be tailored to meet clients' specific needs. Includes a cash benefit with no elimination period.	A customizable product (Mutual Care® My Way) for the workplace. Includes a cash benefit with no elimination period.
Benefit period	3 years	5 years	2, 3, 4, 5, 6, 8 years or lifetime	2, 3, 4, 5, 6, 8 years or lifetime
Elimination period (calendar days)	90	90	0, 30, 60, 90, 180 or 365	90, 180 or 365
Maximum monthly benefit	\$3,000 to \$15,000	\$3,000 to \$15,000	\$1,500 to \$15,000	\$1,500 to \$15,000
Cash benefit	35% of HHC maximum monthly benefit	35% of HHC maximum monthly benefit	35% of HHC maximum monthly benefit	35% of HHC maximum monthly benefit
Inflation protection options	Lifetime (3% compounded annually)	20-year (5% compounded annually)	<ul style="list-style-type: none"> Lifetime (5%, 4% or 3% compounded annually) Lifetime (5% simple) 20-year (5% compounded annually) No inflation protection with future purchase option 	<ul style="list-style-type: none"> Lifetime (5%, 4% or 3% compounded annually) Lifetime (5% simple) 20-year (5% compounded annually) No inflation protection
Monthly benefit options	HHC-100% ALF-100% NH-100%	HHC-100% ALF-100% NH-100%	<ul style="list-style-type: none"> HHC – 100%, 75% or 50% ALF – 100%, 75% or 50% NH – 100% 	<ul style="list-style-type: none"> HHC – 100%, 75% or 50% ALF – 100%, 75% or 50% NH – 100%
Spouse benefits	Spouse shared care	Spouse shared care	<ul style="list-style-type: none"> Spouse shared care Spouse security Spouse waiver of premium Spouse survivorship 	<ul style="list-style-type: none"> Spouse shared care Spouse security Spouse waiver of premium Spouse survivorship
Return of premium options	N/A	N/A	<ul style="list-style-type: none"> Full ROP at death ROP at death (less claims paid) ROP at death (less claims paid) prior to age 65 	<ul style="list-style-type: none"> Full ROP at death ROP at death (less claims paid) ROP at death (less claims paid) prior to age 65
Other optional benefits	Non-forfeiture shortened benefit period	Non-forfeiture shortened benefit period	<ul style="list-style-type: none"> Non-forfeiture shortened benefit period Waiver of elimination period for HHC Additional benefit for injury Restoration of benefits Five-year rate guarantee 	<ul style="list-style-type: none"> Non-forfeiture shortened benefit period Waiver of elimination period for HHC Additional benefit for injury Restoration of benefits Five-year rate guarantee
Underwriting classes	<ul style="list-style-type: none"> Preferred Select Class I Class II 	<ul style="list-style-type: none"> Preferred Select Class I Class II 	<ul style="list-style-type: none"> Preferred Select Class I Class II 	<ul style="list-style-type: none"> Modified guaranteed issue (Select only) Simplified issue (Select only) Full underwriting (Preferred, Select, Class I, Class II)
Premium allowances	<ul style="list-style-type: none"> Spouse (35%) Preferred (15%) Married (15%) Two-person household (10%) Association Group (5%) Medicare supplement (5%) 	<ul style="list-style-type: none"> Spouse (35%) Preferred (15%) Married (15%) Two-person household (10%) Association Group (5%) Medicare supplement (5%) 	<ul style="list-style-type: none"> Spouse (35%) Preferred (15%) Married (15%) Two-person household (10%) Association Group (5%) Medicare supplement (5%) 	<ul style="list-style-type: none"> Modified guaranteed issue (10%) Simplified issue (10%) Full underwriting (5%) <p>Additional allowances may be available:</p> <ul style="list-style-type: none"> Preferred (15%) Spouse (35%) Married (15%) Two-person household (10%)
Premium payment options	<ul style="list-style-type: none"> Lifetime 10-year 20-year To-age-65 	<ul style="list-style-type: none"> Lifetime 10-year 20-year To-age-65 	<ul style="list-style-type: none"> Lifetime 10-year 20-year To-age-65 	<ul style="list-style-type: none"> Lifetime 10-year 20-year To-age-65

Abbreviations: ALF – assisted living facility HHC – home health care MMB – maximum monthly benefit NH – nursing home ROP – return of premium
 Product descriptions are based on the national version. Refer to state differences matrix on Sales Professional Access.

United LTCi Solutions Portfolio

	ASSURED SOLUTIONS GOLD	CASH-First sm	WORKPLACE SOLUTIONS Base, Bronze, Silver, Gold, Platinum Plans	WORKPLACE SOLUTIONS Flex Plan
Product description	Traditional reimbursement product that can be customized to meet clients' specific needs. Includes a cash benefit with no elimination period.	Innovative cash benefit with no elimination period. Covers "progression of care" from home-based to care facility. Designed to help clients stay at home longer.	Five, easy-to-sell, pre-packaged plans for the workplace. Includes a cash benefit with no elimination period.	Customizable plan to meet specific needs. Offers freedom to choose monthly and lifetime maximum benefits and add optional benefits. Includes a cash benefit with no elimination period.
Maximum monthly benefit	\$1,500 to \$15,000	\$1,500 to \$9,000	Base-\$2,000 Gold-\$5,000 Bronze-\$3,000 Platinum-\$6,000 Silver-\$4,000	\$1,500 to \$15,000
Maximum lifetime benefit	Maximum monthly benefit multiplied by 2, 3, 4, 5, 6, 8-year benefit period or Lifetime	\$50,000 to \$500,000 (in \$25,000 increments) or Lifetime	Base-\$50,000 Gold-\$200,000 Bronze-\$100,000 Platinum-\$250,000 Silver-\$150,000	\$50,000 to \$500,000 (in \$25,000 increments) or Lifetime
Elimination period (Calendar Day)	0, 30, 60, 90, 180, 365 days Cash benefit – 0 days	0, 30, 60, 90, 180, 365 days Cash benefit – 0 days	90 days Cash benefit – 0 days	90, 180, 365 days Cash benefit – 0 days
Cash benefit	40% of basic HHC maximum monthly benefit Option to increase to 50%	40% of basic HHC maximum monthly benefit Option to increase to 50%	40% of basic HHC maximum monthly benefit	40% of basic HHC maximum monthly benefit Option to increase to 50%
Inflation protection options	<ul style="list-style-type: none"> Lifetime (5% compounded annually) Lifetime (5% simple) 20-years (5% compounded annually) 2X, 3X, 4X maximum increase (5% compounded annually) Compound Inflation with Guaranteed Buy-up Option (4.5%, 4%, 3.5%, 3%) No inflation protection with future purchase option 	<ul style="list-style-type: none"> Lifetime (5% compounded annually) Lifetime (5% simple) 20-years (5% compounded annually) 2X, 3X, 4X maximum increase (5% compounded annually) Compound Inflation with Guaranteed Buy-up Option (4.5%, 4%, 3.5%, 3%) No inflation protection with future purchase option 	<ul style="list-style-type: none"> Lifetime (5% compounded annually) Compound Inflation with Guaranteed Buy-up Option (4.5%, 4%, 3.5%, 3%) No inflation protection 	<ul style="list-style-type: none"> Lifetime (5% compounded annually) Lifetime (5% simple) 20-years (5% compounded annually) 2X, 3X, 4X maximum increase (5% compounded annually) Compound Inflation with Guaranteed Buy-up Option (4.5%, 4%, 3.5%, 3%) No inflation protection
Monthly benefit options	<ul style="list-style-type: none"> HHC – 100% of MMB with option to reduce to 75% or 50% ALF – 100% of MMB with option to reduce to 75% or 50% NH – 100% of MMB 	<ul style="list-style-type: none"> Basic HHC – 100% of MMB Professional HHC – Up to 200% of policy's MMB ALF – 50% of MMB with option to increase to 60%, 70%, 75%, 80% or 100% NH – 100% of MMB 	<ul style="list-style-type: none"> HHC – 100% of MMB ALF – 100% of MMB NH – 100% of MMB 	<ul style="list-style-type: none"> HHC – 100% of MMB with option to reduce to 75% or 50% ALF – 100% of MMB with option to reduce to 75% or 50% NH – 100% of MMB
Spouse benefits	<ul style="list-style-type: none"> Spouse shared care Spouse waiver of premium Spouse survivorship Spouse security 	<ul style="list-style-type: none"> Spouse shared care Spouse waiver of premium Spouse survivorship Spouse security 	<ul style="list-style-type: none"> Spouse shared care 	<ul style="list-style-type: none"> Spouse shared care Spouse waiver of premium Spouse survivorship Spouse security
Return of premium	<ul style="list-style-type: none"> Optional ROP at death (less claims paid) 	<ul style="list-style-type: none"> ROP at death (less claims paid) before age 65 Optional full ROP at death Optional ROP at death (less claims paid) 	N/A	<ul style="list-style-type: none"> Optional ROP at death (less claims paid) Optional full ROP at death (less claims paid)
Rate guarantee	5-year or Optional rate guarantee (6 to 10 years)	5-year or Optional rate guarantee (6 to 10 years)	5-year	5-year or Optional rate guarantee (6 to 10 years)
Other optional benefits	<ul style="list-style-type: none"> Non-forfeiture shortened benefit period Waiver of elimination period for HHC Restoration of benefits 	<ul style="list-style-type: none"> Non-forfeiture shortened benefit period Waiver of elimination period for HHC Restoration of benefits 	<ul style="list-style-type: none"> Non-forfeiture shortened benefit period 	<ul style="list-style-type: none"> Non-forfeiture shortened benefit period Waiver of elimination period for HHC Restoration of benefits
Underwriting classes	<ul style="list-style-type: none"> Preferred Select Class I Class II 	<ul style="list-style-type: none"> Preferred Select Class I Class II 	<ul style="list-style-type: none"> Modified Guaranteed Issue: Select Simplified Issue: Select Full-Underwriting: Preferred, Select, Class I, Class II 	<ul style="list-style-type: none"> Modified Guaranteed Issue: Select Simplified Issue: Select Full-Underwriting: Preferred, Select, Class I, Class II
Premium allowances	<ul style="list-style-type: none"> Spouse (35%) Preferred (15%) Married (15%) Two-person household (10%) Association Group (5%) Medicare supplement (5%) Producers (5%) 	<ul style="list-style-type: none"> Spouse (35%) Preferred (15%) Married (15%) Two-person household (10%) Association Group (5%) Medicare supplement (5%) Producers (5%) 	<ul style="list-style-type: none"> Modified guaranteed issue (10%) Simplified issue (10%) Full underwriting (5%) <p>Additional allowances may be available:</p> <ul style="list-style-type: none"> Spouse (35%) Preferred (15%) Married (15%) Two-person household (10%) Underwriting program (5% or 10%) 	<ul style="list-style-type: none"> Modified guaranteed issue (10%) Simplified issue (10%) Full underwriting (5%) <p>Additional allowances may be available:</p> <ul style="list-style-type: none"> Spouse (35%) Preferred (15%) Married (15%) Two-person household (10%) Underwriting program (5% or 10%)
Premium payment options	<ul style="list-style-type: none"> Lifetime 10-year 20-year To-age-65 Flex-to-Age 85sm 	<ul style="list-style-type: none"> Lifetime 10-year 20-year To-age-65 Flex-to-Age 85sm 	<ul style="list-style-type: none"> Lifetime 	<ul style="list-style-type: none"> Lifetime 10-year 20-year To-age-65 Flex-to-Age 85sm

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So, What's the Difference?

We designed the products in each portfolio with different built-in benefits to give you and your clients a variety of options.

Our product spectrum ranges from the simplicity of the Mutual Care® Plus portfolio to the enhanced options for customization offered by the United LTCi Solutions portfolio.

Rates for both portfolios are based on the same pricing structure. Just keep in mind the richer the benefit package, the higher the premium.



With Mutual Care® Plus you get:	With United LTCi Solutions you get:
Built-in 35 percent cash benefit	Built-in 40 percent cash benefit with the option to increase to 50 percent
Packages that contain our most popular benefits plus some options for customization	Customizable policies with numerous optional benefits, including: <ul style="list-style-type: none"> • More inflation protection options that provide the ability to buy-up or increase inflation maximums • Optional rate guarantees • Flex-to-Age 85SM premium payment option that allows for lower initial premiums with increasing premiums over time

What This Means for You

Not only do we give you the ability to select the right LTCi product to meet a client's specific needs and budget, we also give you a competitive advantage. With Mutual of Omaha, you can offer your clients innovative product features they may not find from other companies, including:

- Built-in cash benefit with no elimination period
- Built-in calendar day elimination period
- No cap on premium allowances
- Spouse security benefit
- Built-in monthly benefit amount
- 20-year inflation protection option

With two portfolios of contemporary, innovative products, it's easy to see why Mutual of Omaha is your best choice for LTC!

Contact us today to learn more:

- Call our Sales Support team at 800-693-6083
- Visit our website at yourchoiceforLTC.com

