

*A Tool for your*  
***Success***



**LONG-TERM CARE  
SALES KIT**

*Sales Ideas & Consumer Study  
2015 Stats on LTC Cost  
Consumer Flyers*

**Brought to you by Pinney Insurance Center, Inc.**  
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# Genworth 2015 Cost of Care Survey

Executive Summary



# Summary of 2015 Survey Findings

Over the past 12 years, Genworth has uncovered several trends in the long term care services landscape. Not surprisingly, the cost of all types of care has steadily risen over the years – from homemaker services to nursing home care. However, the cost of care provided in people’s homes has not risen by the same degree as care provided in facilities. Genworth’s experience shows that the majority of claims begin in the home. Plus, our research shows that being able to stay at home is very important for most people thinking about buying long term care insurance.\* In other words, this gradual increase in cost for home care is good news for many consumers.

Long term care can be provided in a variety of settings. A licensed health care practitioner, such as a physician, registered nurse or social worker, can determine a plan of care that could include the following:

<b>HOME</b>	<p><b>Homemaker Services:</b> Service providing help with household tasks that cannot be managed alone. Homemaker services includes “hands-off” care such as cooking, cleaning and running errands.</p>	<p>NATIONAL MEDIAN HOURLY RATE</p> <p><b>\$20</b></p>	<p>INCREASE OVER 2014</p> <p><b>2.63%</b></p>	<p>FIVE-YEAR ANNUAL GROWTH<sup>1</sup></p> <p><b>1.61%</b></p>
	<p><b>Home Health Aide Services:</b> Home health aides offer services to people who need more extensive care. It is “hands-on” personal care, but not medical care. This is the rate charged by a non-Medicare certified, licensed agency.</p>	<p>NATIONAL MEDIAN HOURLY RATE</p> <p><b>\$20</b></p>	<p>INCREASE OVER 2014</p> <p><b>1.27%</b></p>	<p>FIVE-YEAR ANNUAL GROWTH<sup>1</sup></p> <p><b>1.03%</b></p>
<b>COMMUNITY</b>	<p><b>Adult Day Health Care (ADC):</b> Provides social and support services in a community-based, protective setting. Various models are designed to offer socialization, supervision and structured activities. Some programs may provide personal care, transportation, medical management and meals.</p>	<p>NATIONAL MEDIAN DAILY RATE</p> <p><b>\$69</b></p>	<p>INCREASE OVER 2014</p> <p><b>5.94%</b></p>	<p>FIVE-YEAR ANNUAL GROWTH<sup>1</sup></p> <p><b>2.79%</b></p>

\* Genworth LTCi Purchaser Study, 2012



**Assisted Living Facility (ALF):** Residential arrangements providing personal care and health services. The level of care may not be as extensive as that of a nursing home. Assisted living is often an alternative to a nursing home, or an intermediate level of long term care.

NATIONAL MEDIAN MONTHLY RATE	INCREASE OVER 2014	FIVE-YEAR ANNUAL GROWTH <sup>1</sup>
<b>\$3,600</b>	<b>2.86%</b>	<b>2.48%</b>

**Nursing Home Care:** These facilities often provide a higher level of supervision and care than Assisted Living Facilities. They offer residents personal care assistance, room and board, supervision, medication, therapies and rehabilitation, and on-site nursing care 24 hours a day.

**Semi-Private Room**

NATIONAL MEDIAN DAILY RATE	INCREASE OVER 2014	FIVE-YEAR ANNUAL GROWTH <sup>1</sup>
<b>\$220</b>	<b>3.77%</b>	<b>3.53%</b>

**Private Room**

NATIONAL MEDIAN DAILY RATE	INCREASE OVER 2014	FIVE-YEAR ANNUAL GROWTH <sup>1</sup>
<b>\$250</b>	<b>4.17%</b>	<b>3.95%</b>

<sup>1</sup>Percentage increase represents the compound annual growth rate for surveys conducted from 2010 to 2015.

## About CareScout®

Headquartered in Waltham, Massachusetts, CareScout helps Americans across the United States find quality care providers for their long term care needs. As an objective source for this provider information, CareScout, a Genworth company, developed the nation's first quality of care ratings system for certified nursing homes and home care providers. Large employers, risk underwriters and families rely on CareScout's proprietary ratings system, the CareScout network, and its database of about 100,000 providers, including nursing homes, assisted living facilities and home care agencies, to help find and arrange the most appropriate care for loved ones. For more information, visit [carescout.com](http://carescout.com).

## About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a leading Fortune 500 insurance holding company dedicated to helping people secure their financial lives, families and futures. Genworth has leadership positions in offerings that assist consumers in protecting themselves, investing for the future and planning for retirement – including life insurance, long term care insurance, financial protection coverages and mortgage insurance that helps consumers achieve home ownership while assisting lenders in managing their risk and capital.

Genworth operates through three divisions: U.S. Life Insurance, which includes life insurance, long term care insurance and fixed annuities; Global Mortgage Insurance, which includes U.S. Mortgage Insurance and International Mortgage Insurance segments; and the Corporate and Other division, which includes the International Protection and Runoff segments. Products and services are offered through financial intermediaries, independent distributors and sales specialists. Genworth Financial, Inc., headquartered in Richmond, Virginia, traces its roots back to 1871 and became a public company in 2004. For more information, visit [genworth.com](http://genworth.com).

From time to time, Genworth Financial, Inc., releases important information via postings on its corporate website. Accordingly, investors and other interested parties are encouraged to enroll to receive automatic email alerts and Really Simple Syndication (RSS) feeds regarding new postings. Enrollment information is found under the "Investors" section of [genworth.com](http://genworth.com).

### Visit [genworth.com/costofcare](http://genworth.com/costofcare) to:

- Download the Cost of Care mobile application
- Compare daily, monthly and annual costs across locations
- Calculate future costs of care
- Get more information about the Cost of Care Survey

### Insurance and annuity products:

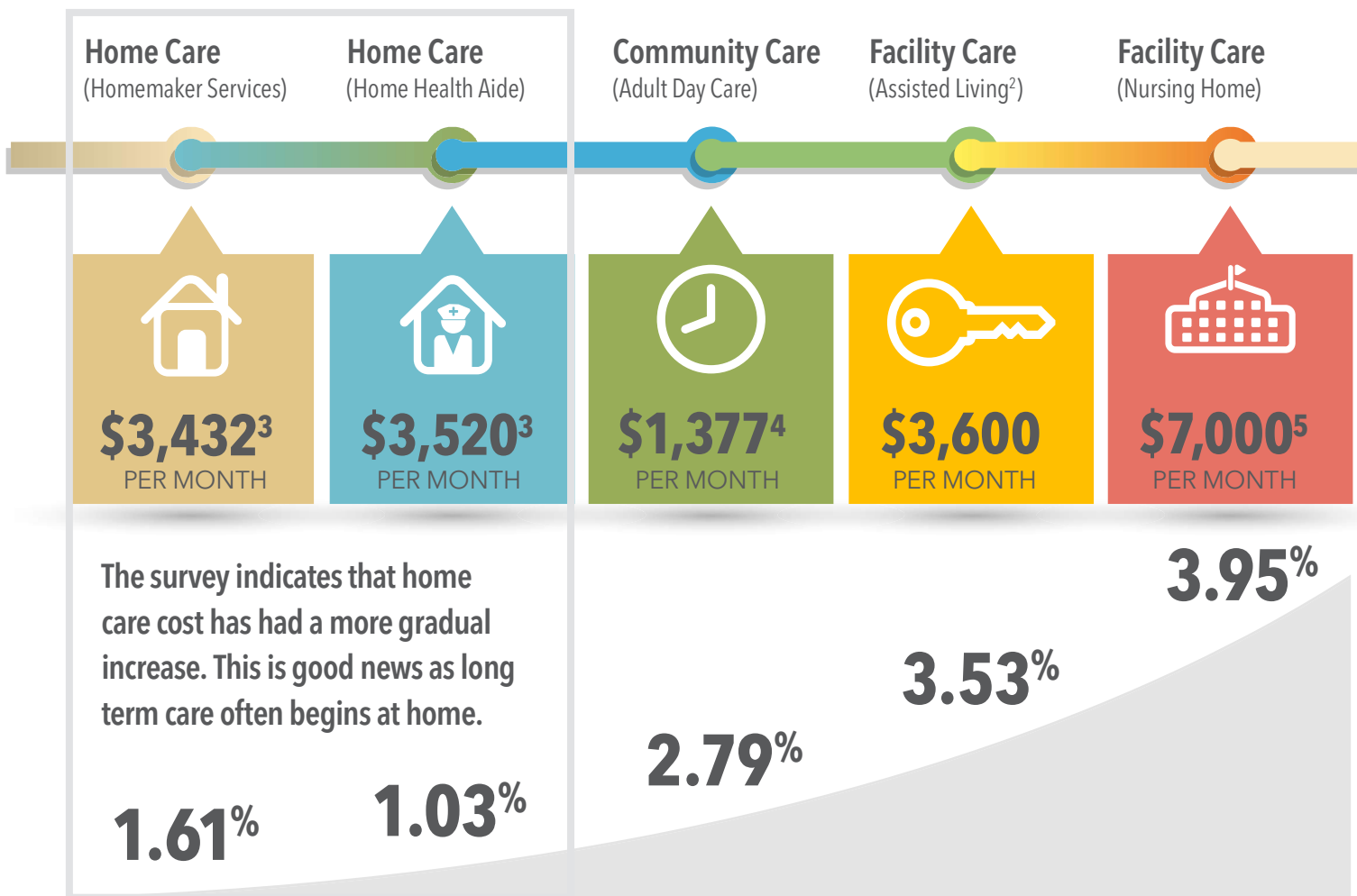
- **Are not** deposits.
- **Are not** insured by the FDIC or any other federal government agency.
- **May** decrease in value.
- **Are not** guaranteed by the bank or its affiliates.



# The cost of long term care is steadily increasing

Over the past 12 years, the cost of all types of long term care has steadily risen – from homemaker services to nursing homes.

## National median monthly costs<sup>1</sup>



<sup>1</sup> Five year annual growth. Percentage increase represents the compound annual growth rate for surveys conducted from 2010 to 2015.

<sup>2</sup> In California, Residential Care

<sup>3</sup> Monthly rate is based on 44 hours of care per week, multiplied by 4 weeks

<sup>4</sup> Monthly rate is based on daily rate, multiplied by 5 days, and then multiplied by 4 weeks

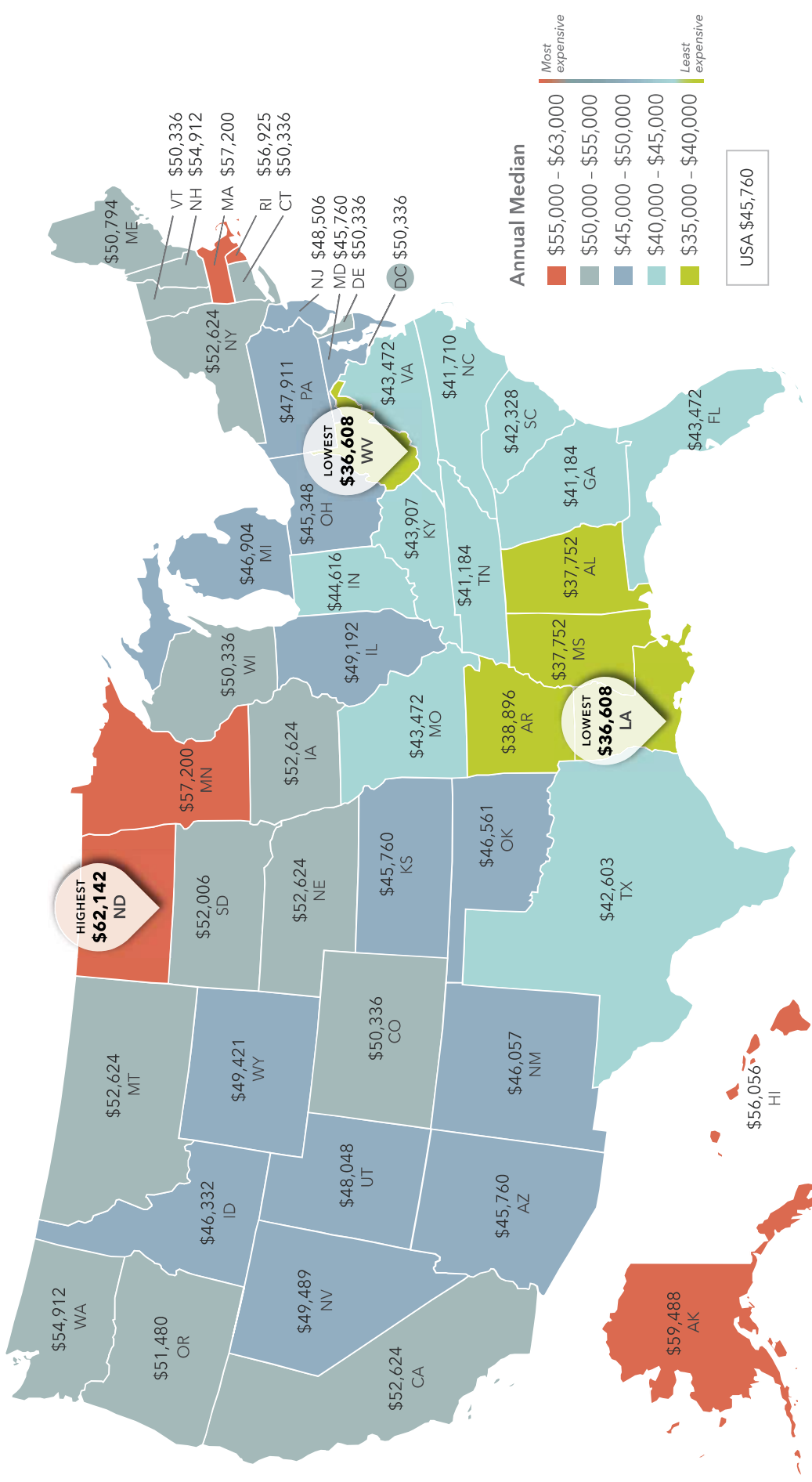
<sup>5</sup> Monthly rate is based on a private room daily rate, multiplied by 7 days, and then multiplied by 4 weeks.

➔ Visit [genworth.com/costofcare](http://genworth.com/costofcare) for the entire 2015 Genworth Cost of Care Survey.



# Cost of home care across the country

Planning on aging in your own home? Here's how much long term care at home costs in each state.<sup>1</sup>



Visit [genworth.com/costofcare](http://genworth.com/costofcare) for more information about the cost of long term care.

<sup>1</sup> Genworth 2015 Cost of Care Survey conducted by CareScout, April 2015. Based on Home Health Aide Services Median Annual Cost.



# 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.

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

## Portfolio Similarities

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

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 <sup>sm</sup>	WORKPLACE SOLUTIONS Base, Bronze, Silver, Gold, Platinum Plans	WORKPLACE SOLUTIONS Flex Plan
<b>Product description</b>	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.
<b>Maximum monthly benefit</b>	\$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
<b>Maximum lifetime benefit</b>	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
<b>Elimination period (Calendar Day)</b>	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
<b>Cash benefit</b>	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%
<b>Inflation protection options</b>	<ul style="list-style-type: none"> <li>Lifetime (5% compounded annually)</li> <li>Lifetime (5% simple)</li> <li>20-years (5% compounded annually)</li> <li>2X, 3X, 4X maximum increase (5% compounded annually)</li> <li>Compound Inflation with Guaranteed Buy-up Option (4.5%, 4%, 3.5%, 3%)</li> <li>No inflation protection with future purchase option</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime (5% compounded annually)</li> <li>Lifetime (5% simple)</li> <li>20-years (5% compounded annually)</li> <li>2X, 3X, 4X maximum increase (5% compounded annually)</li> <li>Compound Inflation with Guaranteed Buy-up Option (4.5%, 4%, 3.5%, 3%)</li> <li>No inflation protection with future purchase option</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime (5% compounded annually)</li> <li>Compound Inflation with Guaranteed Buy-up Option (4.5%, 4%, 3.5%, 3%)</li> <li>No inflation protection</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime (5% compounded annually)</li> <li>Lifetime (5% simple)</li> <li>20-years (5% compounded annually)</li> <li>2X, 3X, 4X maximum increase (5% compounded annually)</li> <li>Compound Inflation with Guaranteed Buy-up Option (4.5%, 4%, 3.5%, 3%)</li> <li>No inflation protection</li> </ul>
<b>Monthly benefit options</b>	<ul style="list-style-type: none"> <li>HHC – 100% of MMB with option to reduce to 75% or 50%</li> <li>ALF – 100% of MMB with option to reduce to 75% or 50%</li> <li>NH – 100% of MMB</li> </ul>	<ul style="list-style-type: none"> <li>Basic HHC – 100% of MMB</li> <li>Professional HHC – Up to 200% of policy's MMB</li> <li>ALF – 50% of MMB with option to increase to 60%, 70%, 75%, 80% or 100%</li> <li>NH – 100% of MMB</li> </ul>	<ul style="list-style-type: none"> <li>HHC – 100% of MMB</li> <li>ALF – 100% of MMB</li> <li>NH – 100% of MMB</li> </ul>	<ul style="list-style-type: none"> <li>HHC – 100% of MMB with option to reduce to 75% or 50%</li> <li>ALF – 100% of MMB with option to reduce to 75% or 50%</li> <li>NH – 100% of MMB</li> </ul>
<b>Spouse benefits</b>	<ul style="list-style-type: none"> <li>Spouse shared care</li> <li>Spouse waiver of premium</li> <li>Spouse survivorship</li> <li>Spouse security</li> </ul>	<ul style="list-style-type: none"> <li>Spouse shared care</li> <li>Spouse waiver of premium</li> <li>Spouse survivorship</li> <li>Spouse security</li> </ul>	<ul style="list-style-type: none"> <li>Spouse shared care</li> </ul>	<ul style="list-style-type: none"> <li>Spouse shared care</li> <li>Spouse waiver of premium</li> <li>Spouse survivorship</li> <li>Spouse security</li> </ul>
<b>Return of premium</b>	<ul style="list-style-type: none"> <li>Optional ROP at death (less claims paid)</li> </ul>	<ul style="list-style-type: none"> <li>ROP at death (less claims paid) before age 65</li> <li>Optional full ROP at death</li> <li>Optional ROP at death (less claims paid)</li> </ul>	N/A	<ul style="list-style-type: none"> <li>Optional ROP at death (less claims paid)</li> <li>Optional full ROP at death (less claims paid)</li> </ul>
<b>Rate guarantee</b>	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)
<b>Other optional benefits</b>	<ul style="list-style-type: none"> <li>Non-forfeiture shortened benefit period</li> <li>Waiver of elimination period for HHC</li> <li>Restoration of benefits</li> </ul>	<ul style="list-style-type: none"> <li>Non-forfeiture shortened benefit period</li> <li>Waiver of elimination period for HHC</li> <li>Restoration of benefits</li> </ul>	<ul style="list-style-type: none"> <li>Non-forfeiture shortened benefit period</li> </ul>	<ul style="list-style-type: none"> <li>Non-forfeiture shortened benefit period</li> <li>Waiver of elimination period for HHC</li> <li>Restoration of benefits</li> </ul>
<b>Underwriting classes</b>	<ul style="list-style-type: none"> <li>Preferred</li> <li>Select</li> <li>Class I</li> <li>Class II</li> </ul>	<ul style="list-style-type: none"> <li>Preferred</li> <li>Select</li> <li>Class I</li> <li>Class II</li> </ul>	<ul style="list-style-type: none"> <li>Modified Guaranteed Issue: Select</li> <li>Simplified Issue: Select</li> <li>Full-Underwriting: Preferred, Select, Class I, Class II</li> </ul>	<ul style="list-style-type: none"> <li>Modified Guaranteed Issue: Select</li> <li>Simplified Issue: Select</li> <li>Full-Underwriting: Preferred, Select, Class I, Class II</li> </ul>
<b>Premium allowances</b>	<ul style="list-style-type: none"> <li>Spouse (35%)</li> <li>Preferred (15%)</li> <li>Married (15%)</li> <li>Two-person household (10%)</li> <li>Association Group (5%)</li> <li>Medicare supplement (5%)</li> <li>Producers (5%)</li> </ul>	<ul style="list-style-type: none"> <li>Spouse (35%)</li> <li>Preferred (15%)</li> <li>Married (15%)</li> <li>Two-person household (10%)</li> <li>Association Group (5%)</li> <li>Medicare supplement (5%)</li> <li>Producers (5%)</li> </ul>	<ul style="list-style-type: none"> <li>Modified guaranteed issue (10%)</li> <li>Simplified issue (10%)</li> <li>Full underwriting (5%)</li> </ul> <p>Additional allowances may be available:</p> <ul style="list-style-type: none"> <li>Spouse (35%)</li> <li>Preferred (15%)</li> <li>Married (15%)</li> <li>Two-person household (10%)</li> <li>Underwriting program (5% or 10%)</li> </ul>	<ul style="list-style-type: none"> <li>Modified guaranteed issue (10%)</li> <li>Simplified issue (10%)</li> <li>Full underwriting (5%)</li> </ul> <p>Additional allowances may be available:</p> <ul style="list-style-type: none"> <li>Spouse (35%)</li> <li>Preferred (15%)</li> <li>Married (15%)</li> <li>Two-person household (10%)</li> <li>Underwriting program (5% or 10%)</li> </ul>
<b>Premium payment options</b>	<ul style="list-style-type: none"> <li>Lifetime</li> <li>10-year</li> <li>20-year</li> <li>To-age-65</li> <li>Flex-to-Age 85<sup>sm</sup></li> </ul>	<ul style="list-style-type: none"> <li>Lifetime</li> <li>10-year</li> <li>20-year</li> <li>To-age-65</li> <li>Flex-to-Age 85<sup>sm</sup></li> </ul>	<ul style="list-style-type: none"> <li>Lifetime</li> </ul>	<ul style="list-style-type: none"> <li>Lifetime</li> <li>10-year</li> <li>20-year</li> <li>To-age-65</li> <li>Flex-to-Age 85<sup>sm</sup></li> </ul>

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Product descriptions are based on the national version. Refer to state differences matrix on Sales Professional Access.

## 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.

<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="background-color: #4a86e8; color: white; padding: 5px; border-radius: 10px; width: 45%; text-align: center;"> <b>Mutual Care® Plus</b>                      Prepackaged &amp; Customizable Options                 </div> <div style="background-color: #2e7d72; color: white; padding: 5px; border-radius: 10px; width: 45%; text-align: center;"> <b>United LTCi Solutions</b>                      Enhanced Options for Customization                 </div> </div>	
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"> <li>More inflation protection options that provide the ability to buy-up or increase inflation maximums</li> <li>Optional rate guarantees</li> <li>Flex-to-Age 85<sup>SM</sup> premium payment option that allows for lower initial premiums with increasing premiums over time</li> </ul>

## 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
- Spouse security benefit
- Built-in calendar day elimination period
- Built-in monthly benefit amount
- No cap on premium allowances
- 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](http://yourchoiceforLTC.com)

# Consumer **Study**

Understanding Long-Term Care Buyers



## HEARTS & MINDS



# Getting Into the Hearts and Minds of Long-Term Care Buyers

At Mutual of Omaha, our goal is to help you find the right people to talk to about long-term care insurance – those who are most likely to buy a policy from you.

In an effort to identify the right people, we initiated a research project to get into the hearts and minds of long-term care buyers. We wanted to know who they are, why they buy (and why they don't) and what steps they take to educate themselves before making a buying decision. We also wanted to know how they feel about long-term care insurance, how much they understand about the risks they face and how they prefer to buy.

So we surveyed our own long-term care policyholders as well as people who own policies from other companies. And we conducted focus groups made up of long-term care buyers and non-buyers. This is what we learned.

## Phase One – Minds

The first phase of our research was to get into the minds of actual long-term care policyholders to learn more about who they are. We also wanted to know about the life events that triggered their purchase and the educational process they went through prior to purchasing a policy. We commissioned the MSR Group to conduct a telephone survey with our own policyholders as well as people who owned policies from other companies. From that research, we discovered most people who purchase long-term care insurance share certain similarities. And that allowed us to build a profile you can use to identify the type of people who are inclined to buy.

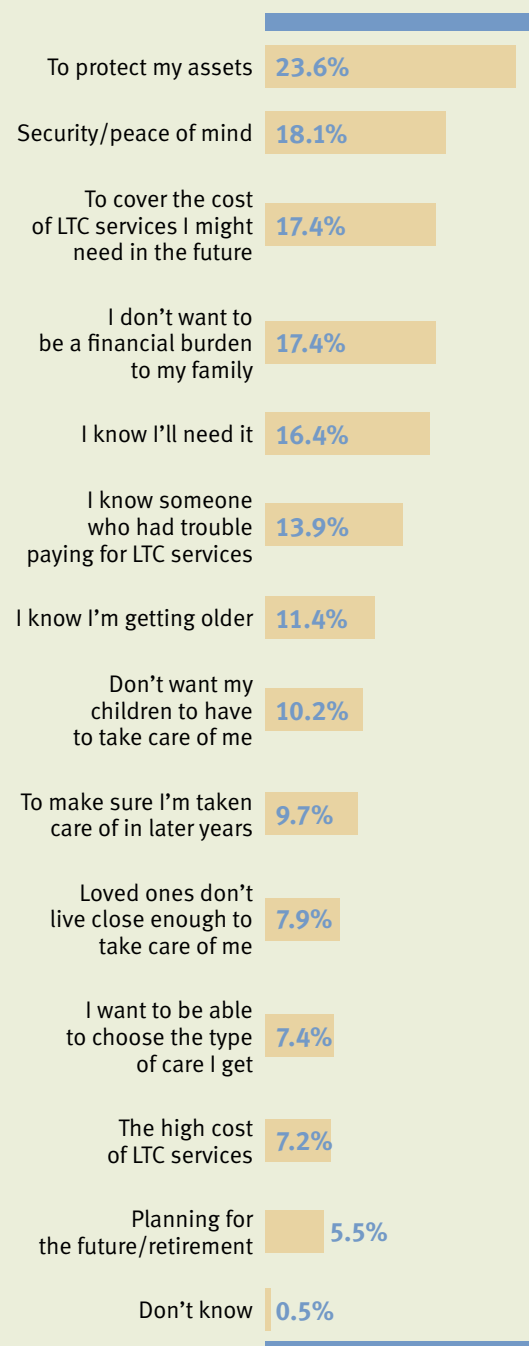
### The typical long-term care buyer

- Female, Caucasian, age 55 to 64
- Married with adult children
- Working in a white-collar profession; not yet retired
- College educated
- Living in a metropolitan area with a population of at least 250,000
- A homeowner with 11 or more years in the current residence
- Affluent; upper middle class with a household income of \$100,000 or more
- A “planner” who is interested in financial issues; owns life insurance and other conservative investment products
- Family oriented
- Exposed to LTC issues; knows someone (a family member or friend) who has needed LTC services
- Research oriented; an online user; self-educated about LTCi
- Generally skeptical and mistrusting of financial advisors and insurance companies

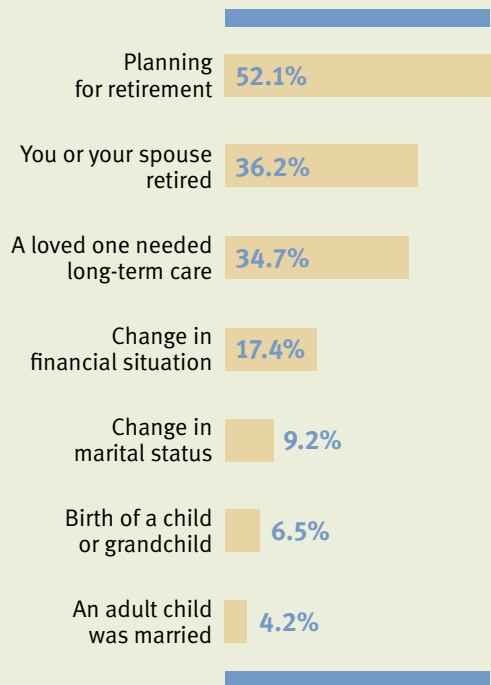
### What this means for you

Armed with this information, you can start looking for people who fit the profile. The easiest place to start is with your existing client base. These folks already know you, trust you and value your recommendations. So they should be receptive to talking with you about long-term care. In addition, the profile will help as you prospect for new clients. Just be on the lookout for individuals or groups of people with these characteristics.

### Primary reason for purchasing long-term care insurance



## Life events that triggered the purchase



## Life events that trigger the buying decision

We wanted to know why people purchased long-term care insurance when they did. What was going on in their lives at the time? Was there an event that triggered a buying decision? We discovered two important reasons people bought their policies when they did – they were either getting ready to retire or they knew someone who had experienced a long-term care situation.

**Retirement** – We found that either planning for retirement or entering retirement was a primary motivator for most people. Those nearing retirement seemed to know it was time to start planning for the future.

*“I was retiring and I felt it was time to do it [purchase long-term care insurance].”*

*Mutual of Omaha Policyholder*

**First-hand Experience** – We also discovered that many people were influenced by a loved one who needed long-term care services. This first-hand experience with a long-term care situation made many people say, “I don’t want that to happen to me.”

*“I’m going through it with my mother right now – trying to pay her bills and make sure her money lasts as long as possible. It [long-term care insurance] just gives me peace of mind to know my kids won’t have to take care of me.”*

*Mutual of Omaha Policyholder*

### What this means for you

Understanding the life events that most often trigger a buying decision will help you recognize people who are facing the same issues. And that will give you the perfect opening to talk with them about planning for their long-term care needs. Focus on how long-term care insurance can help protect retirement assets, preserve independence and provide peace of mind.

52

The percentage of long-term care policyholders who said they have provided care for someone with a chronic illness or disability.

## How people educate themselves

The first step in the buying process is most often a discussion about long-term care insurance among family members or friends. From there, people educate themselves by reading brochures, newspapers and magazines. They also search for information online. Many also turn to an agent, broker or financial advisor for information.

### What this means for you

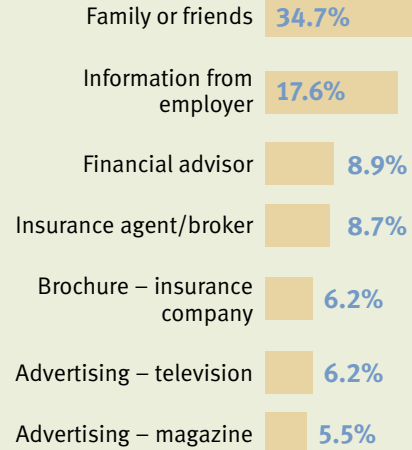
Most people want to make an educated buying decision and they're looking to you to provide the education they need. While many people initiate contact with an agent, there's no need to wait for them to do so. Just knowing that there are people out there eager to learn about long-term care insurance should be motivation enough for you to start making contacts.

**55**

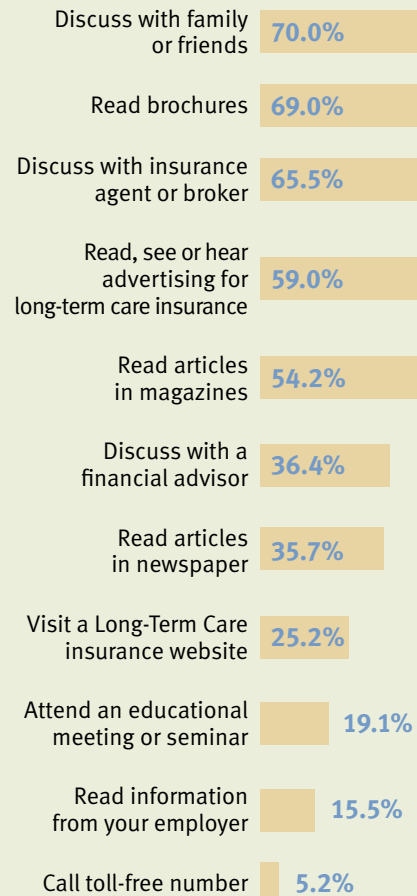
The percentage of people who made the first contact with an agent.



## Where first learned about long-term care insurance

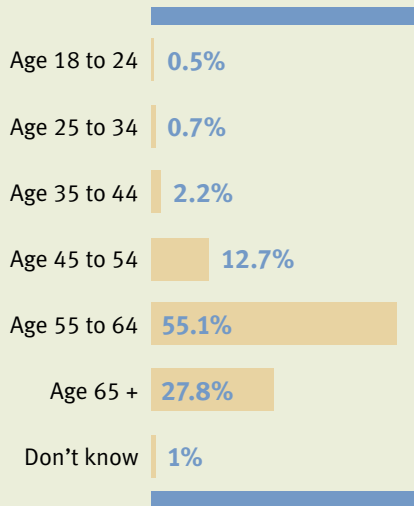


## Education during the purchase process

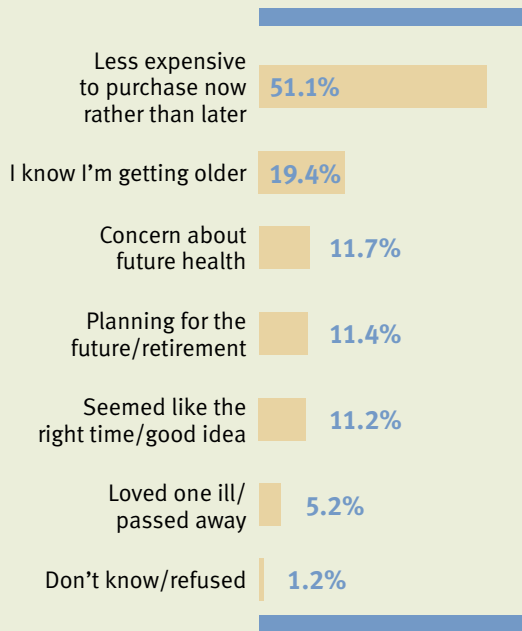




## Age at purchase



## Reason for purchasing now rather than later



**60**

The average age of a long-term care purchaser.

**70**

The percentage of people who discussed buying long-term care insurance with family members or friends.

## Why they purchased when they did

More than half of the Mutual of Omaha policyholders we surveyed reported they purchased long-term care insurance between the ages of 55 and 65. When asked why they purchased a policy when they did rather than waiting, most people said they were aware that the cost of long-term care insurance increases with age.

*"I knew the sooner I got it, the less expensive it would be."  
Mutual of Omaha Policyholder*

## What this means for you

Knowing that people realize the cost of long-term care insurance is based on age gives you a perfect opening to discuss the cost of waiting. Show them how every year they wait, the cost goes up. Then explain that the longer they wait, the greater the chance their health will change. And if that happens, they may not be able to buy a policy at any cost.



## Phase Two – Hearts

The second phase of our research was to delve into the hearts of long-term care insurance buyers and non-buyers. We wanted to learn about the attitudes and emotions surrounding the decision making process. So we commissioned LIMRA to conduct a series of focus groups that included both long-term care insurance buyers and consumers who matched our profile of likely buyers.

### Dreams, worries and fears

The people we talked to in the second phase of our research shared many of the same aspirations for retirement – relaxation, travel, owning beach or mountain homes, golfing, pursuing hobbies, volunteering and spending time with family and friends. Yet all seemed to recognize there are threats to their retirement dreams. They worry about increasing longevity, a lack of money and declining health. Many also said they fear the social safety nets that helped past generations cope with prolonged illness or injury are disappearing.

*“It seems like a lot of the safety nets out there are unsustainable, so as I get closer to retirement, I wonder if they are going to be there.”*

*LTCi Buyer – Omaha*

### What this means for you

Understanding what keeps people up at night allows you to address their specific concerns. Get them to talk about their dreams for retirement, their worries and their fears. Then show them how a long-term care insurance policy can help protect their retirement dreams. And that should help put the fears to rest.

### Risks and rewards

While most people acknowledge that planning for long-term care is important, they don't have a clear understanding of the risks associated with a long-term care event. Most people can tell a story about a family member or friend who suffered from a long-term illness or disability, but their knowledge tends to be limited to that particular situation. So we presented them with some basic long-term care statistics:

- 1 in 5 households provide long-term care to someone over age 18
- 75 percent of people over age 65 eventually will need long-term care
- The average cost of nursing home care is \$80,650 per year
- The average nursing home stay is 3 years
- 50 percent of people entering a care situation are penniless within one year

They seemed a bit stunned to learn the impact of a long-term care event. On the flip side, they asked to hear real-life stories about how long-term care insurance helps people. Like statistics, they feel testimonials describing the hardships that are eased by a long-term care insurance policy would help them put the product into the proper context.





*“You hear a lot of statistics that are always negative. Ain’t it awful what’s going to happen? I’d like to see the other side – how it [long-term care insurance] takes the burden off of you so you can go forward.”*

*LTCi Buyer – Phoenix*

### **What this means for you**

It’s clear that most people don’t fully understand the risks associated with long-term care. And while industry data (and focus group participants) tell us statistics alone don’t sell, they still may be useful in helping people understand the importance of taking action. The important thing to remember is not to use statistics to scare prospective clients. What they really want to hear are your positive stories about how long-term care insurance protects people from these risks.

### **Education and guidance**

Buyers and non-buyers alike admit they aren’t very knowledgeable about long-term care insurance. Many confuse it with long-term disability insurance. They describe long-term care insurance as having many moving pieces and say they feel lost about how to evaluate what plan or features they should select. One thing that came through loud and clear in our research is that they want someone who can educate and advise them about long-term care issues as opposed to someone who simply wants to sell them a policy. But that doesn’t mean they want to be deluged with policy details and product features. Instead, they want to know how long-term care insurance will solve their problem and be assured they’re making the right decision.

*“I was going to buy a long-term disability policy. But I ended up buying a long-term care policy and it’s because I had someone tell me, “You don’t want to buy long-term disability. What you really want is long-term care.” He had to explain to me over and over and over why I wouldn’t want to replace my income versus getting care.”*

*LTCi Buyer – Phoenix*

### **What this means for you**

This admitted lack of knowledge gives you the perfect opportunity to educate prospective clients. However, education at the time of the sale is not what they’re looking for. Focus group participants suggest there may be neutral venues (think educational seminars) in which a salesperson could present information in a non-threatening way in order to get people thinking about the importance of owning long-term care insurance. Just remember that people are looking for guidance. They’re eager to learn, but they don’t want to be sold.

## Motivation to buy

Focus group participants who own long-term care insurance say they were moved to buy a policy after seeing a friend or relative who experienced a long-term care situation or they simply wanted to avoid entering retirement unprepared. They told us purchasing long-term care insurance allows them to:

- Protect their assets
- Avoid becoming a burden to their family
- Ensure they receive care in a quality facility
- Ensure they have options for care
- Maintain personal dignity and independence
- Have peace of mind

*“My mother had a policy. After my father passed away, every time we went to visit she said, ‘I got this long-term care policy and here it is... it’s in the drawer so you know exactly where it is.’ Every single time! She died without using it, but the peace of mind was well worth every penny she paid for it.”*

*LTCi Buyer – Atlanta*

## What this means for you

Hearing in their own words why people purchase long-term care insurance likely confirms many of the things you already know. And that’s good news. People buy policies to protect their assets and leave a legacy for their kids or to avoid having to rely on family members to care for them. This allows you to focus your educational and sales efforts on these two important issues so you can guide potential buyers to the conclusion that long-term care insurance is their best solution.

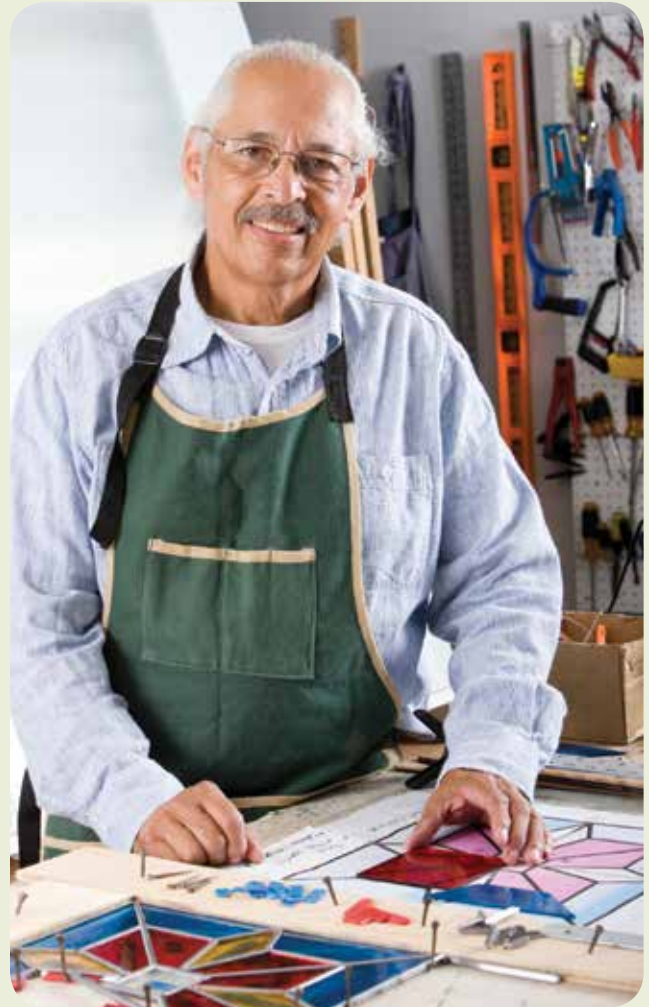
## Lingering questions

While many non-buyers said they find the concept of long-term care insurance appealing, they wonder why no one has approached them about it. They also admit to having many unanswered questions:

- Is it affordable?
- Is it the best way to protect my assets?
- How do I make sense of this complicated product?
- What’s in the fine print?
- When is the best time to buy?
- Will the benefit level be enough when the time comes?
- Am I not already covered?
- What if I never need it?
- Why has no one approached me about it?

*“I’ve never had anybody sit me down like they do with other things and say this is something you should give serious consideration to. There are a lot of other things they give advice on, but I’ve never been approached about this.”*

*LTCi Non-Buyer – Phoenix*





## What this means for you

People are skeptical about long-term care insurance. They don't know much about it, which leaves them with a lot of unanswered questions. At the top of the list is affordability. And that gives you the perfect opening to address the options available to help pay for long-term care services – self-funding, government programs and long-term care insurance. Understanding their concerns allows you to be prepared to answer questions and turn non-buyers into buyers.

## Holding hands

For many, the buying process was lengthy. One participant said it took her a year to reach a decision. People are easily confused by long-term care insurance and they want someone to hold their hand. They want an agent to be able to explain it to them in simple terms and reduce their decision making to a few key questions. And since asset preservation is the primary reason given for owning long-term care insurance, they want to work with someone who has a broad knowledge of wealth management – an agent who understands the financial issues seniors face and can integrate long-term care insurance into their overall financial plan.

*“I found I was putting it off [buying long-term care insurance] because I knew I wanted to do research and it wasn't a decision I wanted to make lightly. My financial planner had been talking to me about it for a long time and she recommended a broker. He went through the same process and it became clear what my options were. I was able to make a decision. But I don't think I could have gone through it alone.”*

*LTCi Buyer – Phoenix*



## What this means for you

Clearly, people value the services of an agent. Purchasing long-term care insurance isn't something they feel they can do on their own. They need your advice and expert guidance. Make yourself more valuable by becoming a senior market expert who understands the issues seniors face. Provide the education they need and explain the product to them in simple terms. And most of all, take your time and be patient. Long-term care is a process – not a one appointment sale.

## One final note

Focus group participants told us they expect the agent advising them to own a policy. Many said they would ask the question, and if the agent didn't own long-term care insurance, they would look for an agent who did.

## About Mutual of Omaha

Mutual of Omaha has been marketing long-term care insurance since 1987, and it remains a core product for us today. As a mutual company, we're not driven by the short-term quarterly results that often characterize publicly-traded companies. Our conservative business philosophy has allowed us to learn, adapt, survive and thrive in an industry that's constantly changing.

*"[I chose to buy a policy from the company I did because] it was the best value for the money and it met our needs. The plan they offered made sense for us. And [the company] is highly rated for financial security and stability."*

*Mutual of Omaha Policyholder*

## About the Research

This report draws results and insights from two research projects conducted on behalf of Mutual of Omaha.

### Long-Term Care Insurance Survey conducted by The MSR Group

Between May 16 and June 13, 2010, The MSR Group conducted a national CATI (Computer Assisted Telephone Interviewing) survey with 403 Mutual of Omaha long-term care insurance policyholders and 385 people who owned long-term care policies from other companies.

### Long-Term Care Focus Groups conducted by LIMRA

During June 2011, LIMRA conducted a series of six focus groups, three with buyers of long-term care insurance and three with consumers who matched the profile of likely buyers. The focus groups were conducted in Atlanta, Omaha and Phoenix.



# Start the Conversation!



## November is LTC Awareness Month.

Time to engage prospective clients in a conversation about the importance of planning for LTC.

### Six Ways to Get the Conversation Going



#### The Need is Real

Did you know 70 percent of people who reach age 65 will need LTC services at some point in their lives?<sup>1</sup>



#### The Cost is High

Most people can't afford to pay over \$85,000 per year for nursing home care.<sup>2</sup>



#### You're Probably Not Covered

Many people mistakenly believe their health insurance will cover LTC services.



#### You Can't Rely on the Government

Medicare provides limited coverage for LTC services, and Medicaid is for people with low incomes and limited resources.



#### The Best Time to Buy is Now

Your health could change tomorrow, making you ineligible for coverage.



#### Some Coverage is Better than None

Even a modest policy can help protect your hard-earned assets.

<sup>1</sup> U.S. Department of Health and Human Services

<sup>2</sup> Mutual of Omaha's Cost-of-Care Study conducted by LTCG, 2015; released June 2015

### Looking for Sales Ideas?

Our LTC Sales Ideas booklet is packed with tips for turning your clients' needs and concerns into sales. Request a copy from [sales.support@mutualofomaha.com](mailto:sales.support@mutualofomaha.com).



**LTC**  
**AWARENESS**  
**MONTH**  
NOVEMBER 2015

# A Tool for your Success



## Annuity Long-Term Care Combination

### The Problem:

Client is concerned about long-term care costs, as they have had parents who depleted finances to fund long-term care coverage.

- Stand-alone LTC policies are a "Use it or Lose it" type of policy
- Rate increases have become prevalent

### Made Simple:

A 65-year-old client has a CD that's maturing, although the money isn't needed for any immediate expenses. The client purchases a Mutual of Omaha LivingCare annuity policy. Using \$100,000 from the maturing CD, client receives two benefits with the LivingCare annuity.

First, client has a traditional annuity with a guaranteed interest rate and 10% free withdrawal provision. Second, and most important, client instantly creates a \$300,000 pool of benefits for long-term care costs that, if used, are withdrawn on a tax-qualified basis.

### Benefits for the client:

- Premium triples for long-term care benefits
- Minimal underwriting (no exam)
- Traditional annuity

### Benefits for the Broker:

- Able to provide a multi-function policy
- Covers a long-term care need

If you're interested in learning how you can make this part of your sales process, call **(800) 823-4852** to speak to your Pinney Brokerage Director for more information.



# A Tool for your Success



## Long-Term Care with Informal Caregiver Benefit

### The Problem:

Your clients have worked hard to build assets for retirement and to pass on to their children. Now they're concerned that the need for long-term care services could significantly deplete those assets. They know they'll eventually need help to remain in their home; fortunately, their children are willing to help.

However, the children are concerned with the economic impact they may face taking time off work, paying for prescriptions, and providing homemaker services like cooking, cleaning, and shopping for groceries.

### Made Simple:

Using a stand-alone long-term care policy with an Informal Caregiver Benefit can provide the peace of mind your clients and their children seek.

- This benefit will pay 25% of your client's home health-care daily benefit amount for the services of an informal caregiver not living with them at the time of claim, even if the informal caregiver is a family member.
- Family members can make daily visits to provide homemaking services, such as cooking, cleaning, and shopping for groceries - and there's no limit to the number of visits they can make.
- The benefit is payable in addition to any formal caregiver services. For example, if your clients have a \$100 home-care daily benefit, \$75 per day would be available for formal care and \$25 for informal care.

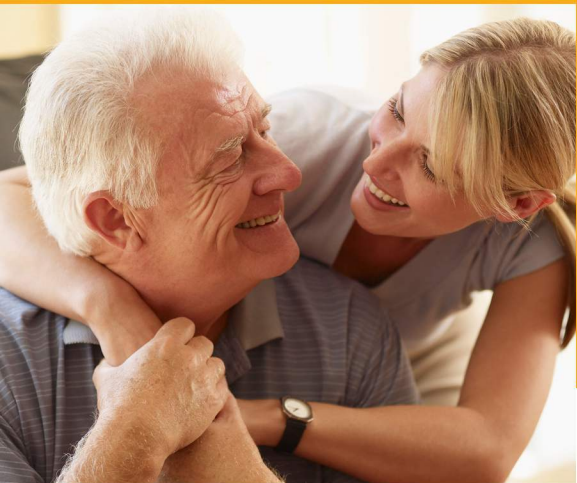
### Benefits for Clients:

- Provides an available pool of money specifically set aside to cover long-term care needs.
- Allows aging parents to stay in their home where they are most comfortable and allows family members to be compensated for informal care given to support their parents or grandparents.
- Prevents savings and monies designated to pass to children and grandchildren from being depleted to pay for care.
- Allows more assets and benefits to be transferred to children and grandchildren during care and at death.

### Benefit for Broker:

- Allows for multiple product and planning sales.
- Protects AUM from liquidation in the event long-term care is needed.
- Involves multiple generations in the planning process and provides access to additional family member prospects.

Our sales team can help you prepare presentations for your clients using this concept. For more information, call us at **(800) 823-4852** and ask to speak to your Pinney Brokerage Director.



# Care or Companionship?

It's not just what long-term care insurance can do for you, but what it can do for your loved ones.

Chances are most of us will need help at some point in our lives. In fact, those age 65 and older have a 70% chance of needing long-term care services at some point, according to the U.S. Department of Health and Human Services.

## Where will that care come from?

Relying on family to care for you is an appealing option. You have their love and trust, and it's comforting to know they would care for you and ensure your well-being.

## At what cost?

But what many don't consider is the difference between a companion and a caregiver. Having family to assist you is great, but studies show that relying on them day in and day out for your personal care takes a toll on their physical and emotional health. Family members who work and provide caregiving services for a loved one are much more likely to suffer from maladies such

as high blood pressure, reoccurring pain and depression than those who aren't caregivers.<sup>1</sup>

Plus, many caregivers suffer long-term work and financial consequences from providing care. Nearly seven in 10 caregivers report making work accommodations because of caregiving responsibilities.<sup>2</sup> In addition, 63% report loss of income, and primary caregivers contribute \$8,000 of their own money, on average, towards care and services, which could put their own financial goals such as college for their kids or retirement at risk.<sup>3</sup>

## The solution

Long-term care insurance is a good solution to this problem. It pays for care when you need it and where you'd like to receive it. The majority of people—about 80%—who rely on care as they age get that care at home.<sup>4</sup> Long-term care insurance can pay for a wide range of care, from help with housework to visits from a nurse to care in an assisted living or nursing facility, if needed.

Long-term care insurance gives you options and allows your loved ones to spend quality time—not caregiver time—with you.

Hear from other families about why they decided on long-term care insurance as the right solution:



[www.lifehappens.org/avoidtheburden](http://www.lifehappens.org/avoidtheburden)

<sup>1</sup> Gallup-Healthways Well-Being Index, 2010

<sup>2</sup> National Alliance for Caregiving and AARP, Caregiving in the U.S., 2009

<sup>3</sup> Beyond Dollars 2013, Genworth

<sup>4</sup> Congressional Budget Office, Rising Demand for Long-Term Services and Supports for Elderly People, June 2013

# REAL LIFE STORIES



Lissete Montes de Oca with her children, (from left) Felipe, Jr. and Lucas

## Building and Protecting a Life Together

Felipe and Lissete Montes de Oca started dating while they were young, but they already had grown-up priorities. Even before getting married, the couple saved diligently to purchase a house, a dream for these children of Cuban immigrants.

That dream was realized when they got the keys to their first home just as they started their lives together. That's when Pedro J. Busse, an insurance professional, helped them get life insurance. He emphasized the importance of covering their mortgage should something happen to one of them.

As Lissete advanced in her accounting career, Felipe took his love for home renovation and construction and turned it into a profitable business. Their dream was to provide a better future for their sons, Felipe, Jr. and Lucas, as the couple had both come from humble beginnings. As their family and income grew, Pedro helped the couple increase their life insurance and get long-term care insurance.

Their lives took a detour, however, when Felipe learned that the fatigue he was feeling was not due to overwork; instead doctors diagnosed him with leukemia. Aggressive treatments made it impossible for Felipe to work, but because of his long-term care policy, they didn't need to use their retirement savings to pay for his care. Felipe also didn't worry about paying for his life insurance coverage because each of his policies had a rider that waived his premiums in the event of a disability. After a three-year battle, Felipe finally succumbed to the disease. He was 47.

More than 700 people came to Felipe's funeral. His love of life had touched so many in his community. His family, however, was at the center of that love. The life insurance ensured they would be OK financially and that his boys could attend college. "Life insurance is something you pay for, but never expect to use," says Lissete. "But here I am, and I can't imagine not having this support to help me through."

As your life changes, so do your insurance needs. Life events such as getting married, having children, buying a home and a job change are a good time to reevaluate your coverage. Learn more at [www.lifehappens.org](http://www.lifehappens.org).





Joe and Theresa Mollicone

## A Burden Relieved

The first time that James Daoust, Jr. visited his clients, Joe and Theresa Mollicone, the couple rolled out a tray of cannolis. James became their financial advisor and over the next three decades sampled countless Italian specialties in the couple's home. "He got hooked on Italian desserts," Theresa says. Their close relationship is the reason the Mollicone's are living comfortably today instead of struggling after a health crisis.

In the early years, James had helped the Mollicones with retirement plans as well as life, disability and health insurance, all of which they had to address on their own because each was self employed. Joe owned an excavation business, and Theresa ran a clothing boutique.

As Joe approached his 65th birthday and his disability insurance was about to expire, James suggested long-

term care insurance. The Mollicones were initially hesitant, but neither wanted to be a burden to the other or to their two adult children, so they purchased policies.

Less than six months later, Joe suffered a massive stroke that left him paralyzed on the right side and unable to speak. Three months after the stroke, the long-term care insurance policy started paying the maximum daily benefit and has been just enough to cover Joe's home-care needs. Four years later Joe reached his payout limit, but continues to receive benefits because of his policy's shared-care rider, which allows him to tap into the benefits from Theresa's policy. To date, the insurance company has paid out more than \$400,000 in benefits.

"If we didn't have this insurance, caring for Joe would have depleted all the savings we had," Theresa says. "Now I'm not afraid of running out of money."

Long-term care insurance gives you the option to receive care in a variety of settings and, increasingly, people are choosing the comfort of home.

- Home Care: 50%\*
- Nursing Home: 31%
- Assisted Living: 19%



Learn more at [www.lifehappens.org/LTCI](http://www.lifehappens.org/LTCI).

\*Based on claims paid for people with individual LTCI policies  
American Association for Long-Term Care Insurance, 2012 LTCi Sourcebook



# PINNEY

## I N S U R A N C E

Providing All the Tools for Your Success<sup>sm</sup>

## Pinney Insurance

Founded in 1972 as a Transamerica branch office and later incorporated as Pinney Insurance Center, Inc., we are headquartered in our own building in Roseville, California. We provide a small local agency feel with the power of a major national firm.



Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs.

Email [Brokerage Sales Support](#) or contact one of our Brokerage Directors today at 800-823-4852.

### Quick Links

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### Most Popular Tools

- **Full-Service Brokerage**  
[www.pinneyinsurance.com](http://www.pinneyinsurance.com)  
Access to carrier forms, quote tools, and 24/7 case status.
- **DataRaptor.com**  
[www.dataraptor.com](http://www.dataraptor.com) - Insurance marketing evolved!  
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