

Long-Term Care Insurance

# How We Stack up to the Competition



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**Mutual of Omaha**

Underwritten by  
Mutual of Omaha Insurance Company

# Three Ways Mutual of Omaha Comes Out on Top

When it comes to finding the right long-term care solution for a client, you have more options than ever. Here are three things we think will put Mutual of Omaha's LTCi at the top of your list.

1

## Commitment to Traditional LTCi

When it comes to planning for long-term care, today's consumers have more choices than ever before. While non-traditional funding options may work for some people, we believe a traditional LTCi policy remains the best solution for many clients.

- It can be less expensive and provide better leverage than other funding options, making it the best value.
- Coverage is more comprehensive compared to other funding vehicles.
- Benefits, like a built-in cash option, provide greater flexibility throughout the progression of care.

## Training & Support

We're laser-focused on helping you understand the features that set our products apart from the competition. And we provide a variety of training materials so you're prepared to discuss these important differences with your clients.



### Care Coordination

We include a care coordination benefit to make it easy for policyholders to develop a plan of care and access LTC services.



### Home Health Care

Our policies include a variety of features designed to help policyholders get the LTC services they need at home.



### Cash Benefit

Our policies include a built-in cash benefit option that gives the insured greater flexibility in how policy benefits can be used.



### Monthly Benefit

Our policies include a built-in monthly benefit to give people more flexibility when paying for care.



### Calendar-Day Elimination Period

Our policies include a calendar-day elimination period that allows people to access the benefits of their policy sooner.



### Inflation Protection

Our policies offer a variety of inflation protection options that allow policy benefits to grow to keep pace with the rising cost of LTC services.

3

## Strength and Experience

After over a century in the insurance industry, Mutual of Omaha remains strong, stable, financially secure and well-positioned to pay policyholders' claims now and in the future.

- As a mutual company we make business decisions based on what's best for our policyholders, which allows us to invest in growing our LTCi product line.
- We're a household name your clients know and trust, and that makes them more receptive to talking with you about LTCi.
- We've been in the LTCi marketplace since the product was first introduced over 30 years ago. So, we have decades of expertise developing products and pricing them appropriately for the long run.

## Compare Product Features

	Mutual of Omaha		TransAmerica	Thrivent	Northwestern	National Guardian Life
	MutualCare Secure	MutualCare Custom	Transacare III	Thrivent Long-Term Care Insurance	QuietCare	EssentialLTC
<b>Benefit Payout</b>	Monthly	Monthly	Daily	Monthly	Monthly	Daily
<b>Maximum monthly/daily benefits</b>	\$1500-\$10,000 in \$1 increments	\$1500-\$10,000 in \$50 increments, subject to monthly benefit and policy limit combinations	\$50-\$500 per day	\$1,500 to \$15,000 (\$100 increments)	\$1,500 - \$12,000 (\$100 increments)	\$50-\$300 per day
<b>Cash Benefit</b>	25% of HHC with no EP (built in) Max \$2,000 initial MMB	25% of HHC with no EP (built in) Max \$2,000 initial MMB	Pays 10x DB (or 1/3 the monthly benefit) each month in lieu of other benefits	Cash Benefit Rider: 15% of MMB while receiving home care services; or 10% of MMB while receiving facility care.	None	None
<b>Elimination periods</b>	90, 180, 365 calendar days	0, 30, 60, 90, 180, 365 calendar days	0, 30, 60, 90 or 180 service days	30, 90, 180 calendar days	6, 12, 25 or 52 weeks of incurred expenses	0, 30, 90, 180 service days
<b>Inflation Option(s)</b>	5%, 4% or 3% compound 5% or 3% compound (20-years)	Buy-Up Option 1% to 5% compound in .25% increments Lifetime, 20, 15, or 10 years  <i>Note: Buy-up as well as the ability to decrease inflation without the loss of accumulated benefit.</i>	Benefit Increase Option (BIO) provides the option to purchase the 5% Compound BIO, 3% or 5% Step-Rated BIO or the Tailored BIO on the first, third, and fifth anniversary of the policy priced at age of issue.	Benefit Increase Options (compounded annually): Flexible Increase Benefit: 5% Annual Increase Benefit: 1%, 2%, 3%, or 5%	Automatic Benefit Increase Option: Choose a rate of 3%, 4%, or 5% by which the Maximum Monthly Limit and Benefit Account Value to increase on a compounded annual basis on each policy anniversary. Automatic Additional Purchase Benefit: Allows the amount of the Maximum Monthly Limit and Maximum Lifetime Benefit to increase by 5% compounded annually, up to age 85 or 10 years.	3% or 5% compound; 3% or 5% step rated
<b>Waiver of Premium</b>	Waiver of Premium is included - NH, ALF & HHC	Waiver of Premium is included - NH, ALF & HHC	Included, but limited to certain benefits. WOP Rider - Home & Adult Daycare (optional); WOP Rider - Cash Benefit (optional)	Included	Included	Included for Facility Care Services or Home and Community Care Services
<b>Return of Premium</b>	Optional: ROP 3 x initial MMB less claims	Optional: ROP less claims if death before age 65; ROP less claims; or ROP 3 x initial MMP less claims	Optional: ROP less claims if death before age 67. Not available with shared care.	Optional: ROP at death (less benefits paid) if contract has been in force for 10+ years. Not available with shared care.	None	Optional: Full or limited ROP at death (less benefits paid) up to 80% of the premiums paid. Not available with the Shortened Benefit Period.
<b>Shared Care Rider</b>	Optional	Optional	Optional	Optional	None	Optional
<b>Professional HHC Rider</b>	None	Optional	None	None	None	None
<b>Waiver of Elim Period for HHC</b>	Optional	Optional	Optional	Optional	None	Optional
<b>Joint WOP Rider</b>	None	Optional	Optional	Included with the Shared Care rider	None	None
<b>Survivorship Benefit Rider</b>	None	Optional	None	Available (Not available with the 10-pay premium option or flexible increase benefit rider)	Only available with covered Partner	None
<b>Security Benefit Rider</b>	Optional	Optional	None	None	None	None
<b>Premium Payment Options</b>	Lifetime	Lifetime	Lifetime	Lifetime or 10-Year	Lifetime	Lifetime, Single Pay, 10-Pay
<b>Discounts</b>	<ul style="list-style-type: none"> <li>15% Partner discount (both issued)</li> <li>5% Partner discount (one issued)</li> <li>15% Preferred</li> <li>5% Association group</li> <li>5% Producers</li> <li>5% Common Employer</li> <li>Combination of good health and household discount is not limited</li> </ul>	<ul style="list-style-type: none"> <li>15% Partner discount (both issued)</li> <li>5% Partner discount (one issued)</li> <li>15% Preferred</li> <li>5% Association group</li> <li>5% Producers</li> <li>5% Common Employer</li> <li>Combination of good health and household discount is not limited</li> </ul>	<ul style="list-style-type: none"> <li>30% Couples discount</li> <li>15% discount for spouse/partner applying alone</li> <li>10% Preferred Health Discount</li> </ul>	<ul style="list-style-type: none"> <li>5% Couples Discount (one issued)</li> <li>20% Couples Discount (both issued)</li> <li>10% Preferred Health Discount</li> </ul>	<ul style="list-style-type: none"> <li>30% Spousal Discount (both issued)</li> <li>10% Spousal Discount (one issued)</li> <li>30% Companion Discount (both issued)</li> <li>10% Companion Discount (one issued)</li> <li>5% Multi-Life Discount</li> </ul>	<ul style="list-style-type: none"> <li>Association or Employer group - 5%</li> </ul>

## A History of Strength, Security and Stability

We know you have choices when it comes to placing your trust in an insurance carrier. In these complicated times, it's more important than ever to consider the financial strength and stability of the company you choose to do business with.

For more than 100 years, Mutual of Omaha has kept its promise to be here to pay our customers' claims. Through two World Wars, the Great Depression and the many economic challenges since, we've remained strong, stable and financially secure.

The leading rating agencies continue to validate and reinforce our financial strength.



## Mutual of Omaha Insurance Company

**A+**

SUPERIOR

### A.M. Best Company, Inc.

for overall financial strength and ability to meet ongoing obligations to policyholders

This rating is second highest of 16

**A1**

GOOD

### Moody's Investors Service

for current financial strength and ability to withstand financial stress in the future

This rating is fifth highest of 21

**A+**

STRONG

### Standard and Poor's

for financial strength to meet obligations to policyholders

This rating is fifth highest of 21