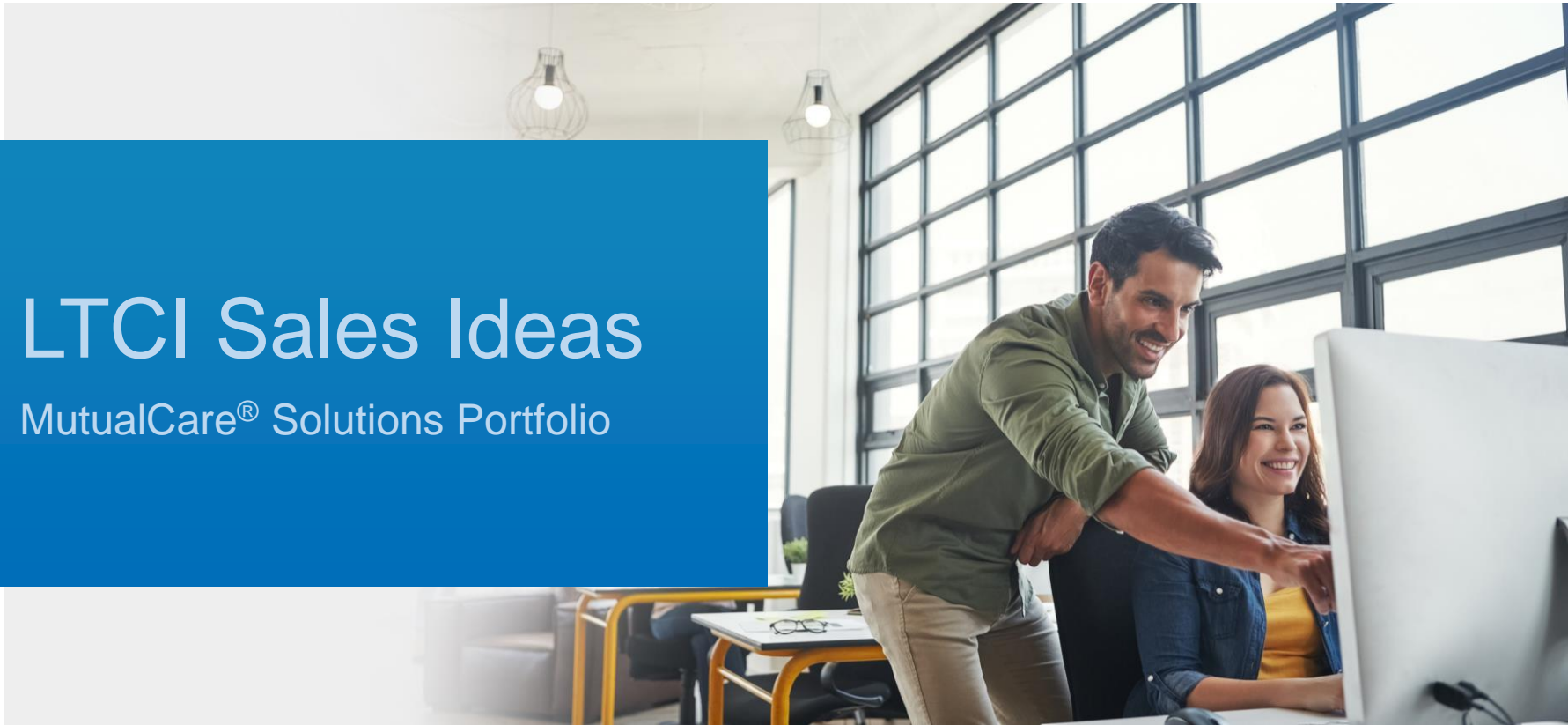


LTCI Sales Ideas

MutualCare® Solutions Portfolio



Mutual*of*OMAHA

Overview of the LTCI Sales Ideas

- Professional Home Health Care
- Premium Flexibility
- Retirement Tool
- Return on Investment “Breakeven Analysis”
- Consumer Video

Professional Home Health Care

Two Policies...Some of the Same Great Features

Both policies in the MutualCare Solutions portfolio provide coverage for home health care as well as care received in an assisted living facility and nursing home. They also contain many of the same features and benefits.



Cash Benefit with No Elimination Period

Provides cash to pay for any cost associated with LTC expenses.



Monthly Benefit Amount

Allows greater flexibility to maximize policy benefits.



Calendar-Day Elimination Period

Provides reimbursement benefits sooner.



Stay-at-Home Benefits

Includes multiple benefits to help people stay at home as long as possible.



Low Inflation Protection Options

Allows you to reach a client's desired premium.



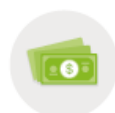
Partner-Friendly Benefits

Includes benefits for partners who purchase identical coverage.



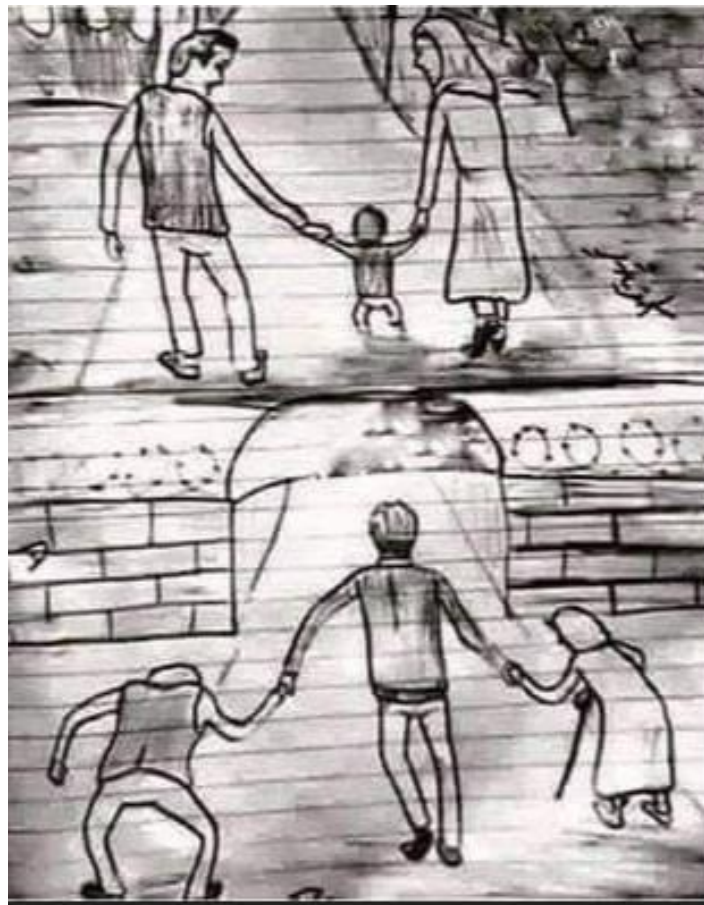
Partnership-Qualified Policies

Gives LTCi policyholders a Medicaid safety net.



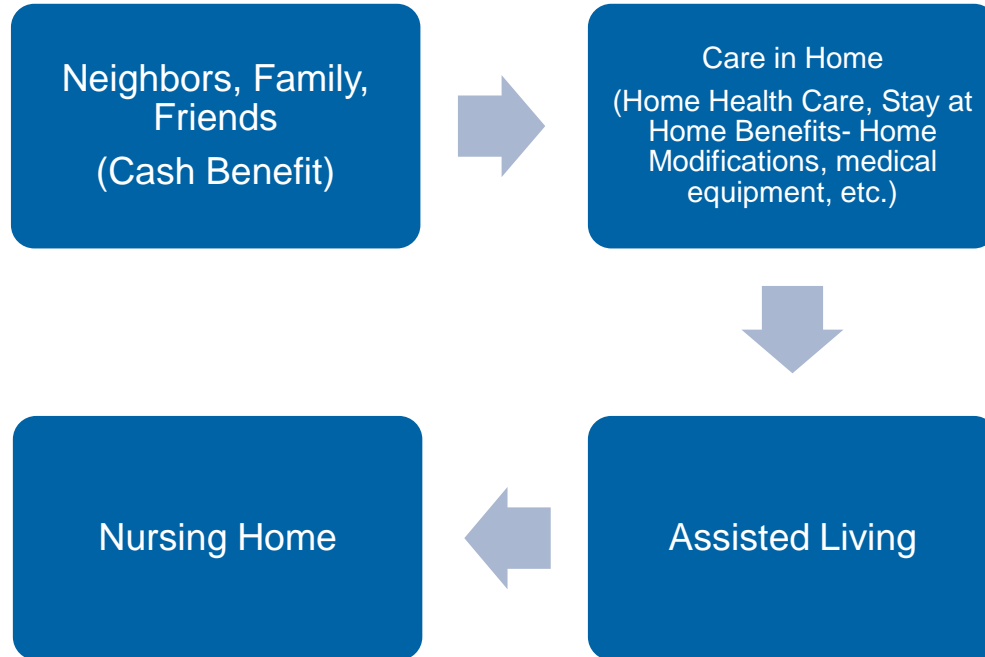
No Cap on Premium Allowances

Provides maximum savings by giving clients all allowances they're eligible to receive.



Progression of Care

“Professional HHC Rider”



Professional Home Health Care

Without Professional HHC

With Professional HHC

Individual Products **MutualCare® Custom Solution**

Application State - Product: Nebraska, Custom

Partner Status: Partners, Both Insured

Sex: Male

Clients: Client1 (Age 60), Client2 (Age 60)

Class: Preferred

Select Your Maximum Monthly Benefit and Policy Limit:

Monthly Benefit	Policy Limit	Years
\$ 3,000	\$ 100,000	2.78
\$ 3,000	\$ 100,000	2.78
\$ 6,000	\$ 200,000	

Elim: 0 Days, 30 Days, 60 Days, 90 Days, 180 Days, 365 Days

Inflation Term: Lifetime, 20 Years, 15 Years, 10 Years, None

Inflation Percent: 3.00%

Monthly Benefit Adjustment Options:

Assisted Living Facility Reduction	ALF Benefit (Monthly)	Home Health Care Reduction	Basic HHC (Monthly)
100% (Built-In)	\$3,000	100% (Built-In)	\$3,000
100% (Built-In)	\$3,000	100% (Built-In)	\$3,000
	\$6,000		\$6,000

Built-in Cash Benefit: Cash Benefit (Monthly) \$1,200

Partner Benefit Options: Shared Care, Survivorship, Security

Other Optional Benefits: Nonforfeiture - SBP, 200% Professional HHC, Partnership

Return of Prem.: None, Before Age 65, 3 x MMB, Less Claims

Mode: Annual, Semi-Annual, Quarterly, Monthly

Premiums: \$ 99.90, \$ 160.42, \$ 260.32

Target Premium: Set Target Premium

Discounts: Association, Producer, Employer

Individual Products **MutualCare® Custom Solution**

Application State - Product: Nebraska, Custom

Partner Status: Partners, Both Insured

Sex: Male

Clients: Client1 (Age 60), Client2 (Age 60)

Class: Preferred

Select Your Maximum Monthly Benefit and Policy Limit:

Monthly Benefit	Policy Limit	Years
\$ 3,000	\$ 100,000	2.78
\$ 3,000	\$ 100,000	2.78
\$ 6,000	\$ 200,000	

Elim: 0 Days, 30 Days, 60 Days, 90 Days, 180 Days, 365 Days

Inflation Term: Lifetime, 20 Years, 15 Years, 10 Years, None

Inflation Percent: 3.00%

Monthly Benefit Adjustment Options:

Assisted Living Facility Reduction	ALF Benefit (Monthly)	Home Health Care Reduction	Professional HHC (Monthly)	Cash Benefit (Monthly)	Cash Benefit (Monthly)
100% (Built-In)	\$3,000	100% (Built-In)	\$6,000	\$1,200	\$1,200
100% (Built-In)	\$3,000	100% (Built-In)	\$6,000	\$1,200	\$1,200
	\$6,000		\$12,000	\$2,400	\$2,400

Built-in Cash Benefit: Cash Benefit (Monthly) \$2,400

Partner Benefit Options: Shared Care, Survivorship, Security

Other Optional Benefits: Nonforfeiture - SBP, 200% Professional HHC, Partnership

Return of Prem.: None, Before Age 65, 3 x MMB, Less Claims

Mode: Annual, Semi-Annual, Quarterly, Monthly

Premiums: \$ 102.89, \$ 165.23, \$ 268.12

Target Premium: Set Target Premium

Discounts: Association, Producer, Employer

Premium Flexibility

Use Inflation Protection to Reach a Desired Premium

- Inflation Protection can help reach a desired premium
- A MutualCare Custom Solution policy gives a variety of inflation protection options that allow clients to make adjustments in order to arrive at an acceptable premium amount.

	No Growth No Inflation		Moderate Growth 15-Year · 1.5%		Rapid Growth Lifetime · 3% Compound	
	Monthly	Policy Limit	Monthly	Policy Limit	Monthly	Policy Limit
Today	\$7,600	\$500,000	\$6,500	\$400,000	\$3,900	\$270,000
In 30 Years	\$7,600	\$500,000	\$8,126	\$500,093	\$9,468	\$655,361

Inflation Buy-up & Buy Down

- MutualCare[®] Custom Solution policy includes inflation protection buy-up option that allows your clients to increase or decrease inflation protection once each year.

	Age 55	Age 58	Age 61	Age 80
Inflation Percentage:	1% initial	2.5% after buy-up	3.5% after buy-up	1% after buy-down; any gains previously applied to the policy are retained
Premium for Inflation Protection Rider Calculated:	Based on issue age 55	Based on age at the time of the buy up, but includes a premium credit based on type of coverage and how long the policy has been in force		Based on issue age 55

Retirement Planning

Retirement Planning Tool

Male age 50

- \$5000/mo, \$200,000 pool, 90 EP with 5% lifetime, \$2K Cash Benefit
- \$3,912/yr @ Select
- Earning years; time value of inflation to build pools

Retires at 67

- 17 years of inflation growth (\$11,460/mo, \$458,403 pool, \$4,584 Cash)
- Reduces to 2% inflation (**based on issue age**)
- Keeps all gain, and grows at 2% for life
- \$1,583/yr @ Select

Return on Investment “Breakeven Analysis”

Return on Investment with a Traditional LTC Policy

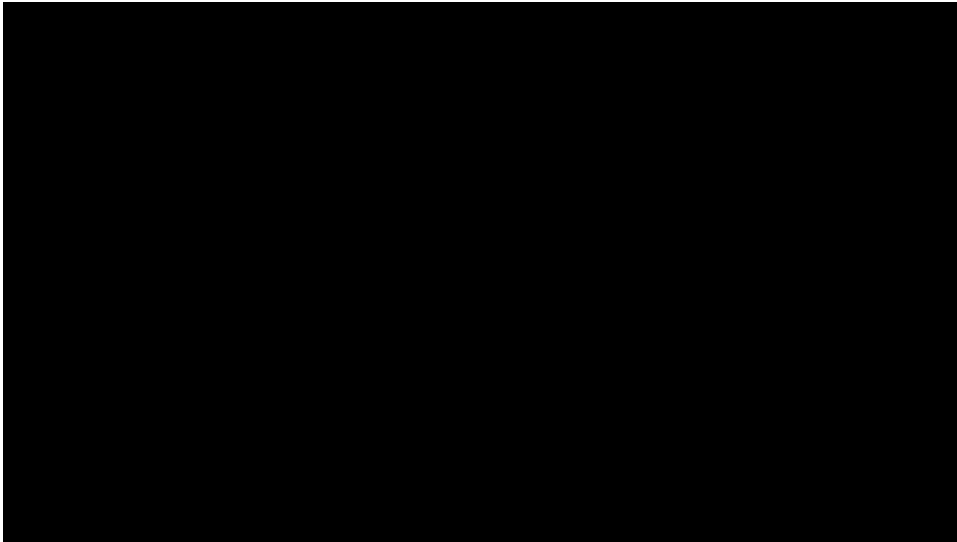
- Example:

- A single female age 65
- \$5,000 a month
- 4 year benefit period
- 3% inflation for 20 years
- If she claimed at age 75, it would take just 226 days for her to be paid back the premium paid in.

Break Even Analysis

Years Premium Paid	Age	Annualized Premium	Future Monthly Benefit / Cost of Care	Days on Claim to Recover Premiums Paid
1	66	\$5,053.49	\$5,150	30
2	67	\$5,053.49	\$5,305	58
3	68	\$5,053.49	\$5,464	84
4	69	\$5,053.49	\$5,628	108
5	70	\$5,053.49	\$5,797	131
10	75	\$5,053.49	\$6,721	226
15	80	\$5,053.49	\$7,792	292
20	85	\$5,053.49	\$9,033	336
25	90	\$5,053.49	\$9,033	420
30	95	\$5,053.49	\$9,033	504
35	100	\$5,053.49	\$9,033	588

Consumer Video – Need for LTCi



Protecting the things that matter most

Our long-term care consumer video is a good way to show people how an LTCi policy can help them protect the things that are most important - spending time with family, staying in the home they love, and using their nest egg to make retirement dreams come true.

This short video tells a compelling story. Use it to get people thinking about the future and talking about their potential need for long-term care services.

- Show it in a face-to-face setting.
- Include it as a kick-off to an LTC seminar.
- Attach it to an email prior to meeting with a client.
- Use it to generate interest so people will want to meet with you.



Choose the Correct Version

Be sure to show the correct version - the one that's approved for use with consumers in your state.

In AL, AK, AR, CO, GA, IA, IL, ID, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NM, NV, OH, OR, OK, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV & WY:

<https://youtu.be/9sY5G1YDDBA>

In AZ, CA, CT, DC, DE, HI, IN, MT, ND, NJ, NY & SD:

<https://youtu.be/zf1foe2NerxkY>

In FL:

https://youtu.be/vV_ZbH4f6s8



Building Your Business

At Mutual of Omaha, our goal is to make sure you have the tools you need to build your LTCi business. So, when it comes to talking to consumers about the importance of planning for long-term care, roll the video!

For producer use only. Not for
with the general public.

40864



Make sure to [view the flyer](#) to share the right version

thank
you

for all you do!