

# It's Time to Start the Conversation

November is LTC Awareness Month



## The Security of Home

In today's world, home is more important than ever. It's the one place we all feel safe and secure. LTC Awareness Month gives you a perfect opportunity to start a conversation with your clients to help them get the care they need in the safety and comfort of home.

## Three Simple Approaches

Asking these simple questions often is a good way to get people talking about their families, their finances and their plans for the future.

### Who do you know?

"If you're like most people, you probably know someone who's needed long-term care services. Maybe you've been a caregiver yourself. Either way, you know the emotional, physical and financial toll it can take on the family. Let's make sure that doesn't happen to your family."

### What's your plan?

"Most people tell me their plan is to live a long life, but they often fail to consider what that means. As people age, they typically need help at some point. Let's talk about how your plan to live a long life could impact your family. Have you thought about who will take care of you or where you will live?"

### How will you pay?

"Many people believe Medicare will cover all their long-term care needs. But Medicare coverage is limited only to helping people get back on their feet after an illness or injury. Does your plan for retirement include paying for long-term care services out of your own pocket?"

## The LTC Solutions Your Clients Need

When it comes to long-term care planning, there isn't a one-size-fits-all solution. That's why it's important to work with a carrier that understands every client is different and every situation is unique. As the #1 carrier in the LTCi industry, Mutual of Omaha is the only company offering a variety of LTC planning solutions.

**Traditional LTCi** | The products in our MutualCare® Solutions portfolio provide comprehensive coverage plus valuable built-in benefits, like care coordination, that can help people get the care they need in the comfort of their own homes.

**LTC Rider** | An optional LTC rider available on our Income Advantage<sup>SM</sup> and Life Protection Advantage<sup>SM</sup> IUL policies may appeal to people who are looking to cover their LTC funding needs and provide a legacy for the loved ones they leave behind.

**Chronic Illness Rider** | Our IUL policies include a chronic illness rider whenever a policyholder doesn't qualify for or chooses not to purchase the LTC rider. This allows them to use a portion of the death benefit early for expenses such as long-term care services.

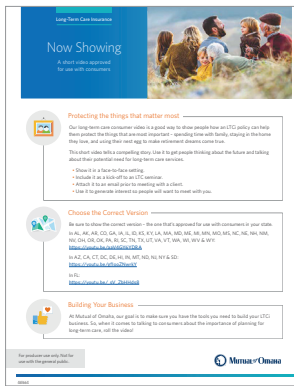
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**Mutual of Omaha**  
INSURANCE

Long-Term Care Insurance  
Long-Term Care Rider  
Chronic Illness Rider

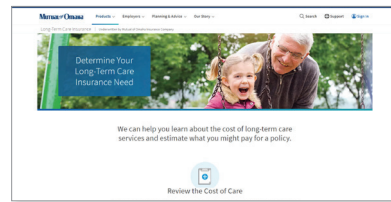
# Tools to Help You Start the Conversation

We're here to help you talk to your clients about the need to plan for long-term care. These materials all are approved for use with consumers. You'll find them in Forms & Materials on Sales Professional Access - [mutualofomaha.com/sales-professionals](https://mutualofomaha.com/sales-professionals).



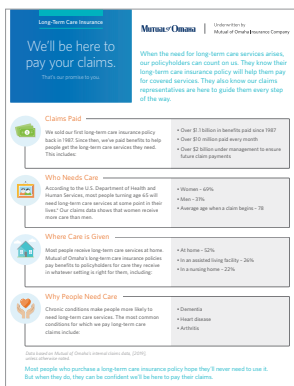
## Now Showing: Protecting the Things that Matter Most

A flyer to help you determine where our LTC consumer video is approved for use. 461664



## Determine Your Needs

A handy calculator on [mutualofomaha.com](https://www.mutualofomaha.com/long-term-care-insurance/broker-calculator) helps to illustrate how much your clients can expect to pay for LTC services in their state. <https://www.mutualofomaha.com/long-term-care-insurance/broker-calculator>



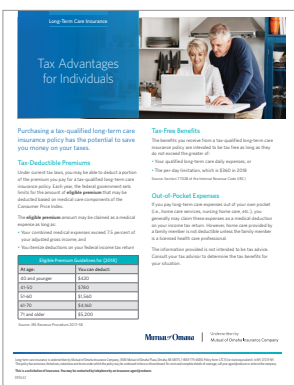
## We'll Be Here to Pay Your Claims

A one-page flyer highlighting our claims paying history to assure people we'll be here when they need us. 455827



## Discover the Cost of Waiting

A tri-fold brochure that helps you discuss the importance of buying now. 399651



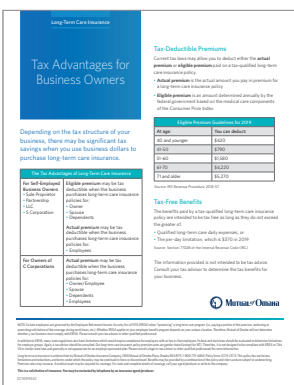
## Tax Advantages for Individuals

A one-page flyer highlighting the tax savings for individuals who purchase LTCi. 399642



## You're in the Driver's Seat

A tri-fold brochure explaining the advantages of purchasing a partnership-qualified LTCi policy. 399634



## Tax Advantages for Business Owners

A one-page flyer highlighting the tax savings available to business owners. 399643



## You Worked Hard to Save for Retirement

A tri-fold brochure discussing the cost of LTC services and the importance of protecting retirement assets. 399653