

The Changing Landscape of LTC Planning

Why traditional LTCi remains firmly rooted as a viable solution



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

Why Traditional LTCi

- **It's the Best Value** – A traditional LTCi policy can be significantly less expensive than other funding alternatives
- **Coverage is More Comprehensive** – Compared to other funding vehicles, it's the best way to ensure people can get the LTC services they need
- **Benefits Provide Flexibility** – Benefits, like a built-in cash option, provide flexibility throughout the progression of care
- **Care Coordination is Included** – A care coordinator is available to assess needs, develop a plan of care and arrange for LTC services
- **It Protects Assets** – Traditional LTCi provides peace of mind so people don't have to worry about liquidating assets to pay for care
- **It Offers Tax Savings** – Premiums for traditional LTCi policies as well as benefits paid are intended to be tax free
- **It Provides Partnership Protection** – Policies can be tailored to meet state partnership requirements, allowing policyholders to protect assets from the Medicaid spend down

What You Get from Mutual of Omaha

- **Expertise in the LTC Marketplace** – With over 30 years of experience under our belts, we know how to develop the LTCi products people want and price them appropriately for the long-term
- **Ongoing Commitment** – We're the only company in the marketplace that offers an array of LTC solutions – from traditional LTCi policies to a life insurance policy with an LTC or chronic illness rider. Our ongoing commitment to helping people plan for LTC allows you to meet the needs of any client
- **A Mutual Company** – We're not influenced by outside interests. This allows us to make business decisions based on what's best for our policyholders and invest in growing our LTCi product line
- **Financial Strength** – After over a century in the insurance industry, Mutual of Omaha remains strong, stable and financially secure. The high marks we continually earn from the leading industry rating organizations tell the story
- **A Household Name** – Your job becomes easier when your customers already know and trust the company you represent

Learn more about traditional LTCi

mutualofomaha.com/ltc

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Mutual of Omaha Insurance Company

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