

## Long-Term Care Rider

Available on Income Advantage<sup>SM</sup> IUL and Life Protection Advantage<sup>SM</sup> IUL policies

# Are you ready to sell?

Licensing Requirements

## In July 2018, we are introducing a new LTC Rider on Income Advantage<sup>SM</sup> IUL and Life Protection Advantage<sup>SM</sup> IUL.

Here are a few key pieces of information you will need to know to make sure that you will be ready on July 1, 2018:

### Licensing Requirements:

You must be both life and health licensed in the state where the client is physically located at the time of sale. This requirement applies to all agents listed on the application.

**CA & KS Exceptions:** If the applicant is a resident of CA, you must be licensed in CA, regardless of where the sale is made. If the applicant is a resident of KS, you must be licensed in KS regardless of where the sale is made. For example, if the application is signed in NE for a client who is a resident of KS, you must be licensed in both NE and KS.

### Training & Continuing Education (CE) Requirements:

Most states require updated training every two years. Please check with your state regarding their specific training and continuing education requirements. For new agents, training must be completed **before** taking an application.

### FAQs:

#### **What if you already have my licensing, training, and CE requirements on file?**

If you are also licensed with Mutual of Omaha to sell our traditional LTC policy, and your licensing, training and CE requirements are already on file, you do not need to resend them.

#### **What happens if I submit an application and I have not provided proof that my licensing, training and continuing education requirements are complete?**

If you have not provided proof that you are up-to-date on your continuing education requirements, we will continue to underwrite the life insurance policy; however, the supplemental long-term care rider application will be returned. You will need to resubmit a new supplemental long-term care rider application once you have provided proof that your licensing, training and continuing education requirements are complete.

#### **Where do I send proof of completion?**

Proof of completion should be sent to Producer Services at [contractsandappointments@mutualofomaha.com](mailto:contractsandappointments@mutualofomaha.com).

LTCi Training.com offers training specific to long-term care such as instructions on the long-term care industry, long-term care insurance products and how they work. All training meets all NAIC and state specific training required to discuss and sell long-term care insurance.

LTCi Training.com will send your training certificate directly to us so there will be nothing you will have to send in to the home office. If training is completed through a different vendor, the certificate will have to be sent to Producer Services at [contractsandappointments@mutualofomaha.com](mailto:contractsandappointments@mutualofomaha.com).

Get More Out of Life. Make sure you're ready to sell the LTC Rider when it becomes available on July 1, 2018.

To learn more, visit [MutualofOmaha.com/ltc-rider](http://MutualofOmaha.com/ltc-rider).



Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company