

Promises Kept

We'll be here to pay your claims

Why Mutual of Omaha

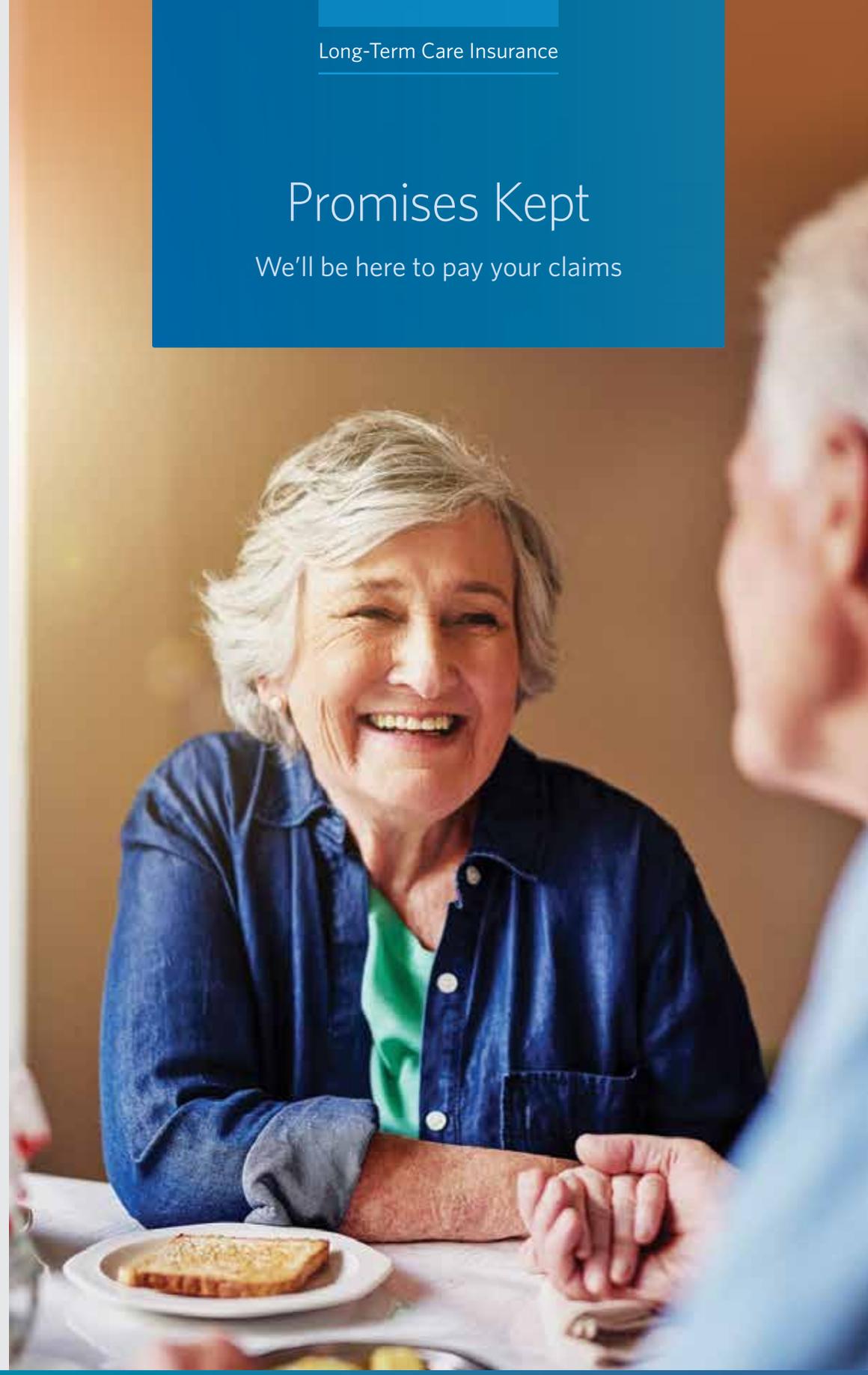
For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

MutualofOmaha.com

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, Nebraska 68175. Policy form: LTC13 (or state equivalent) In CA, LTC09M-CA, in NY, LTC13-NY. This policy has exclusions, limitations, reductions and terms under which the policy may remain in force or be discontinued. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. Premiums will vary depending on the benefits selected. Premium rates may increase. A medical exam may be required for coverage. For costs and complete details of coverage, call your agent/producer or write to the company. Benefits provided will be individual coverage, not group coverage.

This is a solicitation of insurance. You may be contacted by telephone by an insurance agent.

Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.





Mutual of Omaha Insurance Company has been keeping an important promise to our long-term care policyholders for over three decades ... we'll be here to pay your claims.

A History of Strength, Security and Stability

We sold our first long-term care insurance policy in 1987, and since then, we've paid over [\$1.1 billion] in benefits to long-term care policyholders. On average, we pay over [\$10 million per month] in long-term care claims.

Mutual of Omaha's claims paying ability reflects a continually strong financial position. Our status as a mutual company allows us to focus on the long-term needs of our policyholders instead of the short-term demands of the stock market. As a result, we're able to weather economic uncertainties and remain strong, stable and secure.

That means the promise we make to be here when you need us has not ... and will not change.

When You Need to Make a Claim

The need for a long-term care can arise at any time. When you believe you may need to file a long-term care claim, contact your Mutual of Omaha insurance agent or the Long Term Claims Department.

For policies issued prior to 2004:
1-888-232-4597

For policies issued after 2004:
1-877-894-2478

When you call, we'll gather medical information, verify your policy is in-force and provide a general understanding of your policy eligibility requirements. Then, we will send you claims forms to get started. Depending on your situation, we may also obtain medical records and/or order an in-home benefit assessment.

Once we confirm your eligibility and all claims forms are completed, a care coordinator may be assigned to develop a plan of care based on your needs, help you locate appropriate long-term care service providers and monitor the care you receive.

After satisfying your policy's elimination period (the waiting period before benefits begin), you'll receive reimbursement for actual covered expenses you incur. Or, if you elected to receive a cash benefit, typically there is no elimination period to satisfy.

Benefit payments continue as long as you remain eligible for long-term care services under your policy or until the maximum benefit amount of the policy is reached.