



CHOOSE MUTUAL OF OMAHA

We have a long history of serving our policyholders

- Founded in 1909; we're a mutual company that makes business decisions based on the best interest of our policyholders, not stockholders
- We have \$18 billion in assets under management
- We're a strong company with a broad portfolio of products to balance any long-term risk, including long-term care, life insurance, annuities, Medicare supplement, Critical Illness, disability income and hospital income
- We have strong industry ratings: A (Excellent) A.M. Best; Aa3 (Excellent) Moody's Investors Service; AA- (Very Strong) Standard & Poor's
- We have outstanding brand recognition (*Mutual of Omaha's Wild Kingdom* television show, Wild Kingdom Kids' Summit, sponsorship of USA Swimming, professional golfers on the PGA and LPGA circuit and the Mutual of Omaha Drive, Chip & Putt Junior Challenge)

SELL MUTUAL OF OMAHA'S LONG-TERM CARE INSURANCE

We are committed to the long-term care market

- We've been in the LTC business since 1987
- We have over \$100 million of LTC inforce premium
- We provide LTC coverage to over 70,000 individuals
- LTC is a core product for our company and fits our senior market strength
- We recently completed a significant investment in a new LTC product to better meet market needs
- Our product is priced competitively and appropriately; pricing assumptions are reasonably conservative, reflecting what we've learned from 17 years of experience in LTC market

We have a solid new LTC product

- LTC I is a simplified plan that meets basic LTC needs; it's easy to understand, easy to explain and easy to sell
- LTC II allows for customization to provide comprehensive coverage that meets more complex LTC needs; we know that one size does not fit all

We have flexible underwriting

- We're able to place a high percentage of submitted applications and an even higher percentage when applications are complete when submitted
- Our multiple rate classes offer underwriting flexibility; 30% of our LTC business is issued in the **preferred** category
- We provide you direct contact with an underwriter to get your business issued quickly
- We have guaranteed same-day service for prequalification

We offer a competitive compensation and recognition package

- Our competitive compensation package recognizes your contributions to our success
- We pay higher than average compensation at older ages
- We offer a quality incentive travel program for producers (Mutual Sales Leaders trip to Ireland)

WE OFFER UNIQUE AND VALUED-ADDED FEATURES OTHER COMPANIES DON'T

- Our LTC policy pays benefits for services where many of our competitors won't
- We're committed to serving policyholders so there are fewer issues at claim
- We won't use our contract limitations to make our policy look price competitive

Product Feature	Competitive Advantage	Mutual of Omaha	Other Carriers
Lifetime coverage (target ages 50-64)	Lifetime protection assures clients won't be left without coverage; protects producers from complaints and litigation	Lifetime rates are extremely competitive	Available, but competitive focus of many carriers is on shorter benefit periods (2, 3 and 4 years)
Alternate care	Pays for alternate services or treatments not otherwise covered by the policy	Built into policy	Check by carrier; major carriers may not have this provision
Informal caregiver	Pays 25% of HHC daily benefit for a family member or friend to provide homemaker services; family member can be employed by a home care agency and still receive benefits	Built into policy	Many carriers exclude family members; some require caregiver certification or training
Patient advocacy	Pays for one unannounced facility visit per year to assess conditions of facility and care of insured	Built into policy	Not available
Medication management	Pays to help the insured manage medications while at home	Built into policy	Not available
Durable medical equipment, home modifications and home medical alert	Assures consumers their plan will pay benefits to help them stay at home	Policy specifies exactly what will be paid: <ul style="list-style-type: none"> • 60x daily benefit for home modification • 30x for durable medical • 30x for medical alert 	Policies typically do not specify what will be paid; some carriers categorize as "supportive equipment;" if itemized, most carriers have more restrictive maximum benefit amounts
Premium discounts	No cap on premium discounts	Clients eligible for all discounts that apply: <ul style="list-style-type: none"> • 15% preferred • 30% couple • 10% two-person household • 10% association group • 10% employer sponsored 	Many carriers place overall cap on the total discount available
Spouse benefit	Pays 60% of daily benefit that can be used to provide care for disinterested or uninsurable spouse	Available as an option	Not available
Restoration of benefits	Maximum benefit amount restored if no LTC services required for 180 consecutive days	Built into policy	Available as a rider at an additional cost
Guarantee purchase option	Gives insured the ability to purchase additional coverage; more affordable than comprehensive inflation protection	Offered at time of sale at no extra charge	Offered only by a limited number of carriers
20-year compound inflation protection	Less expensive choice for age 60+ market	Available as an option	Not available
Two pools of dollars	Can select separate benefit periods for confined care and home care so clients don't pay for coverage they don't need	Available as an option	Only offered by a limited number of carriers; no other carriers offer both 1 and 2 pool options
Non tax-qualified coverage	No 90-day certification requirement; medical necessity an added trigger	Available as an option	Typically not available