

20-Year Inflation Protection is an Option Your Clients Won't Find Anywhere Else

Prospect Profile

- Ken and Marsha, age 65

Situation

- Ken and Marsha are in relatively good health and don't anticipate needing long-term care services for many years (their parents were in their 80s when the need for long-term care arose)
- They know they need long-term care insurance. They're ready to buy and want to make sure their policy provides a hedge against inflation
- They've done their homework and are familiar with the standard inflation protection options; however no other carrier has presented a 20-year option
- As smart shoppers, Ken and Marsha want to make sure they're getting the most for their long-term care dollar

Solution

- Mutual of Omaha's 20-year inflation protection option gives Ken and Marsha the hedge against inflation they're looking for
- With this option, Ken and Marsha's long-term care benefits increase five percent compounded each year for 20 policy years. So, by the time they reach age 85 and are likely to need long-term care services, they should have adequate benefits available
- 20-year inflation protection is a less expensive option (roughly 20 percent less) than unlimited inflation protection, and premiums remain level for the life of the policy. That allows Ken and Marsha to get the most for their money by using the premium savings to purchase more comprehensive coverage (a shorter elimination period, a longer benefit period, a higher daily benefit amount, etc.)

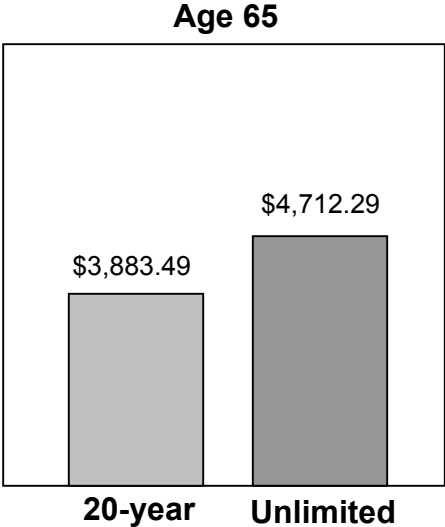
20-Year Inflation Protection Gives You a Competitive Advantage!

- Mutual of Omaha's 20-year inflation protection is unique in the industry. You won't find it offered by other carriers, and that can help set you apart from the competition
- Because it's less expensive than unlimited inflation protection, you can help your clients design a long-term care plan with richer benefits, and that adds value to the service you provide

For producer use only. Not for use with the general public.

Compare the Premiums

Our 20-year compound inflation protection option offers your clients considerable savings over an unlimited compound inflation protection option – savings they can use to purchase more comprehensive coverage. Compare the annual premiums:



Premiums are based on:

- Tax-qualified plan
- One maximum benefit amount
- \$150 daily benefit
- 30-day elimination period
- Unlimited benefit multiplier
- 100% HHC
- Waiver of elimination period for HHC