



Not Contracted Yet? Call us today to boost YOUR sales! 800-842-7799
marketing@goldencareusa.com | www.goldencareagent.com

Why GoldenCare?

- Perfect Portfolio of Products
- Superior, Personal Backend Support
- Product and Sales Training
- LTC CEO Selling Tools Software
- GoldenCare Rewards Program
- CSG Actuarial Comparison Tools
- StrateCision Comparison Tools
- Discounted E&O Coverage
- Exciting Promotions On Various Products
- CareOptions Health and Wellness Hub
- Agent Review Consumer Lead Program

WELCOME!

Thank you for joining us!

*Please dial in to 866-299-7945,
with PIN 8754# when prompted.*

Mutual of Omaha's Custom Solution

MutualCare Solutions

Long-Term Care Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175-0001

mutualofomaha.com

1-800-775-6000

In Today's Changing LTCi Market

You need three things --

- Strong company

- Strong financially – Strong decision making abilities

- Strong benefits

- That pay claim dollars when your client needs them

- Strong flexibility

- Ability to custom design to meet affordability needs
 - Benefits that are flexible enough for the future

Strong Company... We've Got That Covered

Here's what it means for you

Not only do you have the ability to select the right policy to meet a client's needs and fit the premium into what might be an already tight budget, you also have a competitive advantage with Mutual of Omaha.

- **We have a long history of serving policyholders** – We've been paying claims to our policyholders since 1909, which means your clients can count on us to be here when they need us
- **We're a mutual company** – In fact, we're the oldest mutual company in the LTCi marketplace. As a mutual company, we're not focused on short-term, quarterly results that often characterize publicly-traded companies. Instead, every business decision is made with the long-term needs of our policyholders in mind
- **We're a household name** – People who already know and trust the company you represent will feel comfortable with your recommendation and confident in their decision to buy from you
- **We're strong, stable and secure** – Year after year, we earn high marks from the leading industry rating organizations for our overall financial strength and ability to meet ongoing obligations to our policyholders
- **We're committed to LTCi** – We're not going anywhere. After more than a quarter century of LTCi sales, we remain committed to helping people plan for their LTC needs

Strong Benefits & Flexibility... **YES!**

MutualCare® Secure Solution

Policy limit based on benefit multiplier

30 percent cash benefit built in

Basic optional features

MutualCare® Custom Solution

Policy limit based on pool of dollars

40 percent cash benefit built in

Enhanced optional features

- More inflation protection options
- More partner* benefits
- More return of premium options

IMPORTANT!
Custom Solution is NOT just for top producers!

Built-In

MutualCare® Secure Solution

MutualCare® Custom Solution

Built-In Benefits

Policy Limit

Benefit multiplier determines
policy limit

(benefit multiplier x maximum
monthly benefit = policy limit)

Options include
24, 36, 48 or 60 months

Pool of dollars determines
policy limit

Options include
\$50,000 to \$500,000
in \$500 increments

Maximum Monthly Benefit

\$1,500 to \$10,000
per month in \$1 increments

\$1,500 to \$10,000
per month in \$50 increments
(subject to monthly benefit
and policy limit combinations)

Elimination Period

90, 180 or 365
calendar days

0, 30, 60, 90, 180 or 365
calendar days

Built-In

	MutualCare® Secure Solution	MutualCare® Custom Solution
Nursing Home Benefit	100%	
Assisted Living Facility Benefit	50%, 75% or 100% of maximum monthly benefit	
Home Health Care Benefit	50%, 75% or 100% of maximum monthly benefit	
Adult Day Care Benefit	Up to 100% of the monthly home health care benefit	
Stay-at-Home Benefits <ul style="list-style-type: none"> • Caregiver Training • Durable Medical Equipment • Home Modification • Medical Alert System 	Up to two times the maximum monthly benefit	
Bed Reservation Benefit for Nursing Home & Assisted Living Facility	30 days per calendar year	

Built-in

	MutualCare® Secure Solution	MutualCare® Custom Solution
Respite Care Benefit	1 month per calendar year	
Hospice Care Benefit	Pays maximum monthly benefit; no elimination period applies	
International Benefit	Maximum monthly benefit for up to 12 months	
Waiver of Premium <ul style="list-style-type: none"> • Nursing Home • Assisted Living Facility • Home Health Care 	Included; subject to eligibility requirements	
Alternate Care Benefit	Available when care coordination is used	

Cash Benefit

	MutualCare® Secure Solution	MutualCare® Custom Solution
Cash Benefit	30% of home health care benefit up to initial maximum of \$2,400 per month	40% of home health care benefit up to initial maximum of \$2,400 per month

Cash gives ***you*** control
Today and in the future!

**Remember... that \$2,400 can more than double
or triple by claim time!*

Inflation Options

	MutualCare [®] Secure Solution	MutualCare [®] Custom Solution
Inflation Protection Options	Lifetime: 3%, 4% or 5% compound	Inflation Percentage: 1% to 5% compound in .25% increments
	20-Year: 3% or 5% compound	Inflation Duration: Lifetime, 20, 15 or 10 years
Inflation Protection Buy-Up Option	Not Offered	Available

Custom Solution -- Inflation Options

Inflation Percentage: 1% to 5% compound in .25% increments
Inflation Duration: Lifetime, 20, 15 or 10 years

✚ Inflation Protection Buy-Up Option

The insured may increase the percentage of inflation applied to policy benefits (not to exceed five percent) on or before each policy anniversary date. The increase is effective on the policy anniversary following the election, with benefit increases occurring the following anniversary. The increase is available prior to the lesser of 20 years or age 75.

Maximum premium flexibility!

Optional Benefits

MutualCare [®] Secure Solution	MutualCare [®] Custom Solution
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Optional Partner* Benefits

Shared Care

Available

Security Benefit

Available

Joint Waiver of Premium

Not Offered

Available

Survivorship Benefit

Not Offered

Available

Professional Home Health Care

Not Offered

Available

Optional Benefits: ROP

Return of Premium at Death (less claims paid) – Three Times Initial Maximum Monthly Benefit	Available	
Return of Premium at Death (less claims paid)	Not Offered	Available
Return of Premium at Death (less claims paid) – If Death Occurs Before Age 65	Not Offered	Available

✚ **Return of Premium at Death (less claims paid) - Three Times Initial Maximum Monthly Benefit**

This optional rider returns up to three times the initial maximum monthly benefit of the policy, less any benefits received, upon the insured's death after the policy has been in force for a 10-year period. For the purposes of this rider, the maximum monthly benefit is the lesser of:

- Three times the initial maximum monthly benefit, or
- Three times the current maximum monthly benefit, excluding the whole amount of any inflation protection increases that may have been received
- Not available for issue ages over 64
- If coverage is decreased, premium returned will be based on the decreased amount

Premium Allowances

Partner* <ul style="list-style-type: none">• Both Issued• One Issued	30% 15%
Preferred	15%
Association/Sponsored Group	5%
Producer	5%
Common Employer	5%

1 Max. of These Three!

No cap on premium allowances!

Inflation Options – 3 Key Changes

1. Lower inflation points
2. Lower increments
3. Capped options

Price Point – Lower inflation points

- 1 point = Approx. 26% prem. difference (age 55)
- 18% of current industry sales either FPO or None
- Guaranteed Buy-Up Option
 - Included only in *Custom* (not in *Secure*)
 - Expires after 20 years or Age 75 (earlier of)
- A great way to lead your client to the price-point where affordability lives
- 1% Inflation increases benefits by 1/3 in 30 years
- 1.5% increases benefits by more than 50% in 30 years

Price Point – .25 increments

- .25 = Avg. Approx. 6.5% +/- in premium
- Average couples sale is \$4,600 – 6.5% savings is \$299 savings; .50 change is nearly \$600
- Example: 55-year-old couple*:
 - 3.50% = \$4,755.35 premium
 - 3.25% = \$4,370.53 (-\$384.82 – 8%+ savings)
 - 3.00% = \$4,016.76 (-\$738.59 – 15.5%+ savings)

* Based on 55-year-old, Partners, Both-insured, TN annual rates for \$4,500 MMB; \$162K Pool; 90 Calendar Day Elimination Period with HHC Waiver, w/ 200% Prof. HHC and 3.5%, 3.25% & 3% (respectively) Compound Inflation (w/ Buy-Up).

The Power of Inflation Buy-Up

- Based on \$4,500 monthly benefit, \$162,000 Lifetime Maximum, 90 Calendar Day Elimination Period with HHC Waiver, w/ 200% Prof. HHC, with 3% Compound Inflation (w/ Buy-Up).
- The power of buy-up is starting with a lower inflation option to allow clients the ability to “step into” their coverage

Age	3%	2%	1%
50	\$3,594	\$2,933	\$2,394
55	\$4,017	\$3,277	\$2,672
60	\$4,634	\$3,814	\$3,140

Married, both insured, Select rates, TN annual premiums rounded to nearest dollar.

Remember... Many states allow one to buy-up to Partnership protection!

Price Point – Capped Options

- 10 years, 15 years, 20 years, Lifetime
- Available on all Custom inflation options
- Includes Guaranteed Upgrade option

Custom Solution = Your LTCi Solution

- First-Day Cash Benefit – no restrictions
- Waiver of HHC Elimination and 200% Professional HHC increases ability to avoid paying any elimination period costs
- Inflation option flexibility to fine-tune your recommendations
- Powerful inflation buy-up option to counter affordability issues and help more people

Custom Solution = Your LTCi Solution

- Let's check out the software!

OCTOBER 10, 2016

Two Great Technology Tools to Help You Write More LTCi Business!

Previous:
USADATA
Promotion –
Discount on List
Orders, Plus
Chance to Win

Next:
Our Advanced
Markets Team
Can Help You

Mobile Quote ToolBenefits:

- It's Fast
- Easy to Use
- Simple to Download
- Available on all Android and Apple devices

Access:

- Go to either Google Play (Android) or the App Store (Apple)
- Search for "Mutual of Omaha Quotes for Sales Professionals"
- Download and start quoting

Resources:

- [Mobile Quote Brochure \(149402\)](#)

LTCi E-applicationBenefits:

- Applications are "in good order"
- Ensures you're using the right forms
- You choose your method of signature collection
- Provides a paperless, "green" experience

Access:

- Go to Sales Professional Access (SPA)
- Link can be found on the Electronic Applications page or the bottom of the LTC product page

Resources:

- [Quick Start Guide \(111334\)](#)
- [FAQ document \(111731\)](#)

If you have any questions, please contact Sales Support at (800) 693-6083 or e-mail sales.support@mutualofomaha.com.

With LTCi – Logic Rules the Day....

1) The Aging of America

- A. Over 45M Seniors (Canada = 36M Total)
- B. About 10K turn age 70/day (Boomers!)
- C. Over 70M seniors by 2030 (NH? 1@200/day = 1/2!)

2) The Costs of the Aging

- A. GAO: \$100T+ unfunded liabilities (ObamaCare... \$500M)
- B. Medicare: \$618B (\$87T of above)
- C. Medicaid: About 55M... \$425B
 - 1) ObamaCare = up to 25M addn'l by as early as 2020
 - 2) States panic... 1/3 budget... costs (+10%) & income (+1-3%)
 - 3) Problem: 75% use 30%... 25% use 70%

Here Are The Odds...

- 70% of people over age 65 will require some long term care services at some point in their lives¹
- Women are especially at risk. At age 65, they have a 79% chance of needing care²
- Married couples have over a 90% chance that one of them will need care¹

¹ "Medicare & You" The Official Medicare Handbook, 2013

² "Long Term Care; A Women's Issue" Kathleen Connell, AARP Website 2012

The Walls Around Your Estate

Fire or tornado?
Homeowners insurance

1 in 1,200

Household savings/
Investments, Income



Car accident?
Auto
insurance

1 in 240

Heart attack?
Major
medical
insurance

1 in 15

Long term care?
You pay?

3 in 4

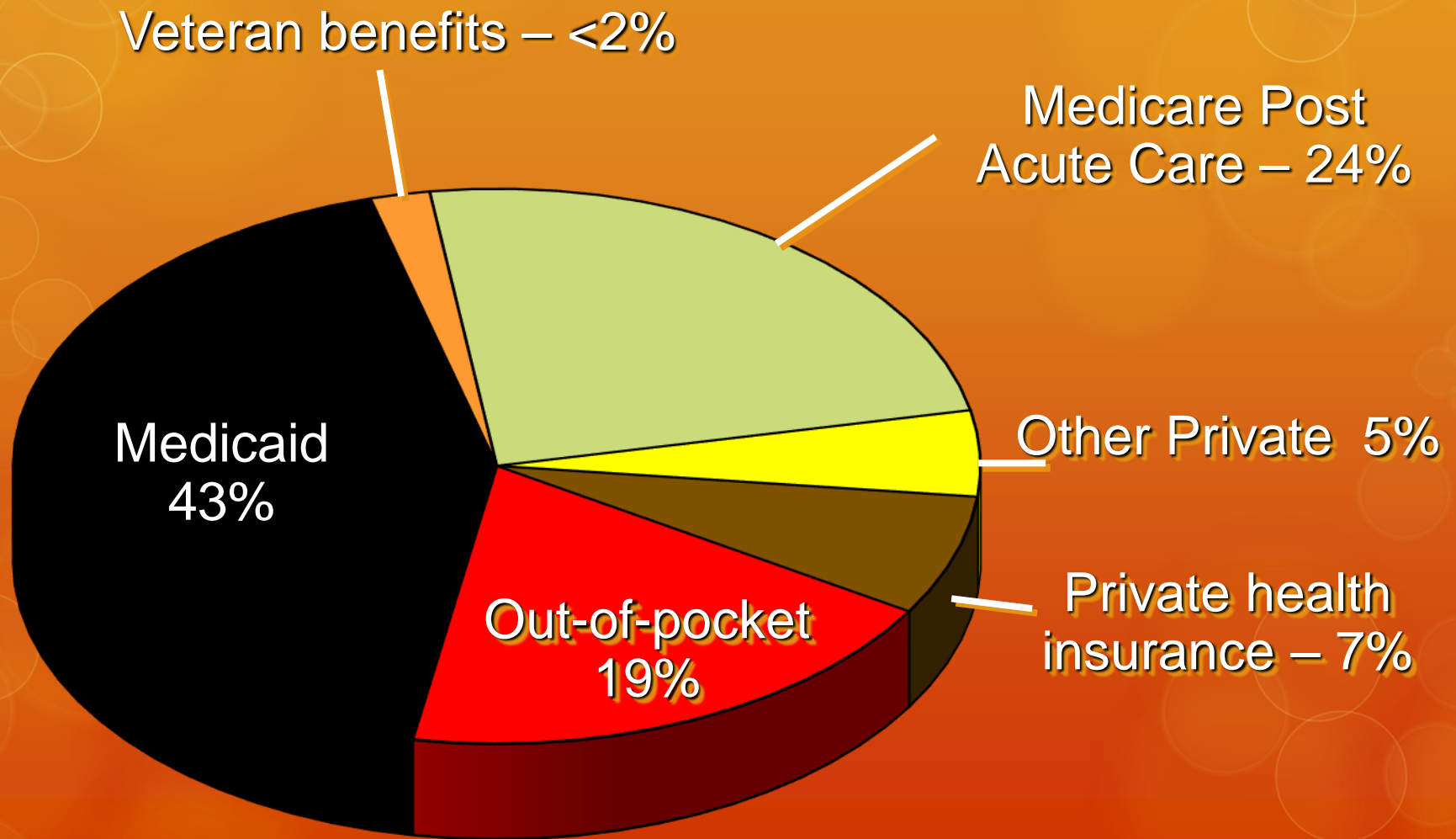
THANK YOU FOR ATTENDING!

GoldenCare USA ~ 800-842-7799

www.goldencareagent.com

www.mutualitcquote.com

Who Really Pays?



Benefits No Longer In Policy

- Five year rate guarantee
- Restoration of benefits option

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*Thank you for
joining us today!*

*For attending, we will send the CE Voucher, copy of
these presentation slides, and more!*

Watch your inbox for our email!

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