



ONLY THE BEST PLAY HERE.

LONG-TERM CARE INSURANCE
AWARENESS MONTH | 2021

LTC Awareness Month is your chance to prove yourself to be one of the elite.

At Mutual of Omaha, we know what it takes to be amongst the best. We've spent the last century building a reputation for being a company that fulfills promises and takes care of our customers. And we know you want to be among the best, too. That's why we wanted to share these LTC resources that you can add to your playbook – to help make November your best month yet.

The LTC Solutions Your Clients Need

- **Traditional LTCi** | The products in our MutualCare® Solutions portfolio provide comprehensive coverage plus valuable built-in benefits, like care coordination, which can help people get the care they need in the comfort of their own homes.
- **LTC Rider** | An optional LTC rider available on our Income AdvantageSM and Life Protection AdvantageSM IUL policies may appeal to people who are looking to cover their LTC funding needs and provide a legacy for the loved ones they leave behind.
- **Chronic Illness Rider** | Our IUL policies include a chronic illness rider whenever a policyholder doesn't qualify for or chooses not to purchase the LTC rider. This allows them to use a portion of the death benefit early for expenses such as long-term care services

Get Social! Join our Brokerage Facebook Group

1. Go to Facebook.
2. Search "Mutual of Omaha."
3. Click on the "Mutual of Omaha" Corporate Facebook page.
4. Join the Group:
 - If using the desktop application:**
Go to the "More" tab located at the top of the page under the profile photo. There will be a dropdown menu under the "More" tab and you will see the name of our group, "Mutual of Omaha Brokerage Sales Professionals." Click the "Join" button.
 - If using the mobile version:**
Locate the tabs bar located at the top of the page under the "Contact Us" button. You may need to scroll over on the tabs bar to find "Groups." Find the "Groups" tab and click to open. You will see our group, "Mutual of Omaha Brokerage Sales Professionals." Click "Join."
5. Fill out the questionnaire and accept our terms and guidelines.

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



Long-Term Care Insurance
Long-Term Care Rider
Chronic Illness Rider

Tools to Help You Start the Conversation

We're here to help you talk to your clients about the need to plan for long-term care. These materials are all approved for use with consumers. You'll find them in Forms & Materials on Sales Professional Access - mutualofomaha.com/sales-professionals.

Now Showing
A quick video overview for your clients.

Protecting the Things That Matter Most
Our long-term care consumer video is a great way to show people how an LTC policy can help protect the things that matter most to them. It's a great way to show people how an LTC policy can help protect the things that matter most to them. It's a great way to show people how an LTC policy can help protect the things that matter most to them.

Choose the Correct Version
Be sure to show the correct version - the one that's approved for use with consumers in your state. It's available in all 50 states, DC, AK, HI, and VI. It's also available in Puerto Rico, Guam, the U.S. Virgin Islands, the U.S. Northern Mariana Islands, and the U.S. Trust Territory of the Pacific Islands.

Building Your Business
As a Mutual of Omaha agent, you need to make sure you have the tools you need to build your LTC business. To learn if it's time to talk to consumers about the importance of planning for long-term care, watch the video!

Now Showing: Protecting the Things that Matter Most

A flyer to help you determine where our LTC consumer video is approved for use. 461664

Determine Your Needs
We can help you learn about the cost of long-term care services and estimate what you might pay for a policy.

Review the Cost of Care

Determine Your Needs

A handy calculator on [mutualofomaha.com](https://www.mutualofomaha.com/long-term-care-insurance/broker-calculator) helps to illustrate how much your clients can expect to pay for LTC services in their state. <https://www.mutualofomaha.com/long-term-care-insurance/broker-calculator>

We'll Be Here to Pay Your Claims
When the need for long-term care services arises, our professionals can count on us. They know that long-term care insurance policies will help them pay for covered services. They also know our claims representatives are here to guide them every step of the way.

Claims Paid
We've paid over \$1 billion in long-term care insurance claims since 2010. We've paid over \$1 billion in long-term care insurance claims since 2010. We've paid over \$1 billion in long-term care insurance claims since 2010.

Who Needs Care
According to the U.S. Department of Health and Human Services, 1 in 4 people will need long-term care services at some point in their lives. 1 in 4 people will need long-term care services at some point in their lives. 1 in 4 people will need long-term care services at some point in their lives.

When Care is Given
Most people who need long-term care services are given care in a nursing home. Most people who need long-term care services are given care in a nursing home. Most people who need long-term care services are given care in a nursing home.

Why People Need Care
Chronic conditions make people more likely to need long-term care services. Chronic conditions make people more likely to need long-term care services. Chronic conditions make people more likely to need long-term care services.

We'll Be Here to Pay Your Claims

A one-page flyer highlighting our claims paying history to assure people we'll be here when they need us. 455827

Discover the Cost of Waiting
Why it pays to buy now

Discover the Cost of Waiting

A tri-fold brochure that helps you discuss the importance of buying now. 399651

Tax Advantages for Individuals

Tax-Free Benefits
The benefits you receive from a long-term care insurance policy are completely tax-free. The benefits you receive from a long-term care insurance policy are completely tax-free. The benefits you receive from a long-term care insurance policy are completely tax-free.

Tax-Deductible Premiums
Under current tax laws, you may be able to deduct a portion of the amount you pay for a long-term care insurance policy. Under current tax laws, you may be able to deduct a portion of the amount you pay for a long-term care insurance policy. Under current tax laws, you may be able to deduct a portion of the amount you pay for a long-term care insurance policy.

Out-of-Pocket Expenses
If you pay long-term care expenses out of your own pocket, you may be able to deduct the amount you pay for long-term care insurance premiums. If you pay long-term care expenses out of your own pocket, you may be able to deduct the amount you pay for long-term care insurance premiums. If you pay long-term care expenses out of your own pocket, you may be able to deduct the amount you pay for long-term care insurance premiums.

Tax Advantages for Individuals

A one-page flyer highlighting the tax savings for individuals who purchase LTCi. 399642

You're in the Driver's Seat
Decide where the road will take you.

You're in the Driver's Seat

A tri-fold brochure explaining the advantages of purchasing a partnership-qualified LTCi policy. 399634

Tax Advantages for Business Owners

Tax-Deductible Premiums
Current tax laws allow you to deduct the actual amount of long-term care insurance premiums you pay for a partnership-qualified long-term care insurance policy. Current tax laws allow you to deduct the actual amount of long-term care insurance premiums you pay for a partnership-qualified long-term care insurance policy. Current tax laws allow you to deduct the actual amount of long-term care insurance premiums you pay for a partnership-qualified long-term care insurance policy.

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Tax Advantages for Business Owners

A one-page flyer highlighting the tax savings available to business owners. 399643

You Worked Hard to Save for Retirement
Make sure your assets are protected

You Worked Hard to Save for Retirement

A tri-fold brochure discussing the cost of LTC services and the importance of protecting retirement assets. 399653