**Why Mutual of Omaha—Mutual Care My Way?**  
*Key Selling Points Are In Italics*

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**Financial Strength.**  
Began Selling LTCI in: 1987  
Company Assets: $2.2 billion  
Inforce LTC Premium: $146M  
A.M. Best: A+ Standard & Poors: AA-  
Moodys Investor Services: Aa3 Fitch: Comdex Ranking: 96

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**Issue Ages**  
18-79

**Monthly Reimbursement Plan (Built In)**  
Will reimburse up to monthly benefit amount for qualified services  
(Options for 75% or 50% of Assisted Living or Home Health Care)

**Cash Benefit (Built In)**  
35% of HHC maximum monthly benefit; no elimination period  
(Days in which Cash Benefits are utilized do not count toward EP for reimbursement benefits)

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**Benefit Amounts**  
$1,500—$15,000 per month

**Home Care Percentage**  
100%, 75% or 50%

**Elimination Period (Calendar Day)**  
0, 30, 60, 90, 180, 365 (Cash “0”)

**Waiver of Elimination Period for Home Care (Rider) (Not available with Class I or II ratings)**  
If this optional benefit is selected, the Elimination Period does not need to be satisfied in order to received home health care benefits under the policy. Beginning the first day of benefits for home health care, the facility elimination period will be satisfied on a calendar day basis, regardless of services received.

**Benefit Duration Options (In Years)**  
2, 3, 4, 5, 6, 8 yrs & Lifetime

**Inflation Options**  
3%, 4%, 5% Compound*  
5% Compound—20 year  
5% simple inflation

- **No inflation** with future purchase option (The insured can exercise this option one time within a five year period following the policy issue. Insured will be offered 3% or 5% compound.)

**Waiver of Premium**  
Premiums are waived when benefits begin. To qualify for Waiver of Premium for HHC must receive at least 8 days/month. If receiving Cash Benefit, there is no elimination period so waiver of premium begins immediately.

**Accelerated Payment Options (Not available with Class I or II ratings)**  
10 pay, 20 pay, To Age 65  
(Not available with 3%, 3.5%, 4% and 4.5% compound inflation protection and no inflation protection options.)

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*NOTE: This summary was prepared by Newman Long Term Care. It does not replace the language in the contract. Please consult the contract for full policy details. This summary is FOR AGENT USE ONLY!*
Shared Coverage (Rider)
allows couples to use each other’s benefit pool provided you leave at least one year of benefits for your spouse. If one spouse dies while both policies are in force, the surviving spouse will receive the deceased spouse’s remaining benefit without paying spouse’s premium. No effect on surviving spouse’s premium.

Survivorship Benefit (Rider)
If one spouse dies after both policies have been in force for 10 years, no further premium will be due. Surviving spouse’s policy will be fully paid up (Spouse Security Benefit and Married or Two-Person Household Allowances not available with this option; not available with 10-year, 20-year, To-Age-65, Flex-To-Age-85 or Single Premium payment options).

Spouse Waiver of Premium (Rider) (Not available with Class I or II ratings)
This optional benefit waives the payment of premium for the policy when and so long as the premium for the Spouse’s policy is waived under the terms of his or her policy. When the waiver period under the Spouse’s policy ends, premium payments will resume for the policy and must be paid to keep it in force. If premiums are increased after policy issue due to an increase or addition of coverage, the increased premium must be in effect for 10 years or more before the increased amount will be waived. (Not available with Spouse Security Benefit, 10 or 20 year, To-Age-85 or Single Premium payment options. Not available for Two-Person Household allowances.)

Restoration of Benefits (Rider)
If you no longer need long-term care services for 180 consecutive days, all benefit amounts paid will be restored to the maximum lifetime benefit of the policy.

Discounts
35% Spouse/Partner (Both apply and are issued coverage)
15% (One spouse/partner applying)
10% Two Person Household
15% Preferred
15% Married
5% Association Group
5% Medicare supplement coverage through Mutual or affiliates

Bed Reservation (Built In)
Will pay up to 30 days per calendar year to reserve bed/room for any reason.

Respite Care (Built In)
Pays benefits for temporary services of another person or facility to provide care in order to provide a break for primary caregiver. Policy pays maximum monthly benefit each year.

No Mental/Nervous Exclusion
This policy will pay for treatment or services resulting from mental and nervous disorders such as depression, bipolar disorder, psychosis and neurosis.

International Coverage (Built In)
Pays benefits for long term care services received outside the US, Canada or UK up to a maximum monthly benefit, regardless of amount of actual charges incurred, for one year.

Return of Premium (Rider)
A full refund of the premiums paid less any claims will be paid. (Not available with shared care or issue ages over 64)

Rate Guarantee (Rider)
5 years built in (6—10 years available)

Other Highlights
Care Coordination Services

Return of Premium Less Claims Paid if Death Occurs Before Age 65
If the insured dies while the policy is in force, but prior to the policy anniversary date coinciding with or next following their 65th birthday, premiums will be returned minus any claims paid.

Spouse Security Benefit (Rider) (adds 60% to the base premium)
For the declined spouse and when the insured spouse is on claim, the benefit will pay 60% of the insured’s policy benefits payable in cash each month (excluding Cash Benefit) for care for the declined spouse. Spouse Security Benefits will not reduce the Maximum Lifetime Benefit. Not available after age 69.

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