



Underwritten by
Mutual of Omaha Insurance Company
A Mutual of Omaha Company

We'll be here to pay your claims.

That's our promise to you.

When the need for long-term care services arises, our policyholders can count on us. They know their long-term care insurance policy 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 sold our first long-term care insurance policy back in 1987. Since then, we've paid benefits to help people get the long-term care services they need. This includes:

- Over \$1.1 billion in benefits paid since 1987
- Over \$10 million paid every month
- Over \$2 billion under management to ensure future claim payments



Who Needs Care

According to the U.S. Department of Health and Human Services, most people turning age 65 will need long-term care services at some point in their lives.* Our claims data shows that women receive more care than men.

- Women - 69%
- Men - 31%
- Average age when a claim begins - 78



Where Care is Given

Most people receive long-term care services at home. Mutual of Omaha's long-term care insurance policies pay benefits to policyholders for care they receive in whatever setting is right for them, including:

- At home - 52%
- In an assisted living facility - 26%
- In a nursing home - 22%



Why People Need Care

Chronic conditions make people more likely to need long-term care services. The most common conditions for which we pay long-term care claims include:

- Dementia
- Heart disease
- Arthritis

Data based on Mutual of Omaha's internal claims data, 2019, unless otherwise noted.

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Providing now for a safer
more secure future.

www.AMoreSecureFuture.com



Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

MutualofOmaha.com

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000. Policy form: ICC13-LTC13. This policy has exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. Premiums will vary depending on the benefits selected. Premium rates may increase. A medical exam may be required for coverage. For costs and complete details of coverage, call your agent/producer or write to the company. The insurance provided will be individual coverage, not group coverage.

Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

This is a solicitation of insurance. An insurance agent/producer may contact you by telephone to provide additional information.

Most people who purchase a long-term care insurance policy hope they'll never need to use it.
But when they do, they can be confident we'll be here to pay their claims.

*LongTermCare.gov, U.S. Department of Health and Human Services. November 2017

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