

Mutual Care[®]

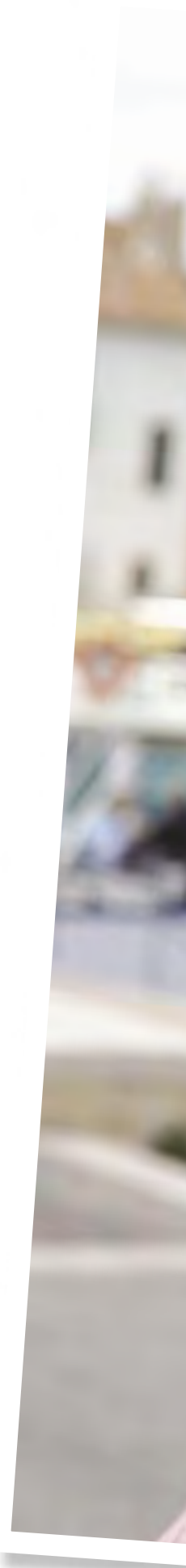


LONG-TERM CARE INSURANCE

I know we'll grow old...



Life is good. Our kids are grown with families of their own. Now it's our turn to do all the things we told ourselves we'd do someday. And even though we're healthy and active, we're realistic enough to know we eventually may need help doing some of the things we've always done for ourselves – like shopping for groceries, fixing meals or getting to doctor's appointments. The last thing we want is to burden our kids, so we've made other arrangements. Our long-term care insurance policies help give us peace of mind knowing we'll be able to get the assistance we'll need someday. **And that lets us enjoy life today.**



...someday!



7 SEVEN REASONS people *own* long-term care insurance

We asked policyholders why they feel their long-term care coverage is essential in today's world. Here's what they told us.

1. I know I'm getting older

Growing old and needing help are issues everyone faces at some time. You want to maintain your independence as long as possible. You don't want to rely on your kids to take care of you or make decisions on your behalf. And you certainly don't want to spend your life savings on home health care, assisted living or nursing home services. A long-term care insurance policy can help you address these concerns and help prepare you for a happy, more secure future.

2. I want to stay at home

If you're like most people, remaining at home is a top priority. Whether you simply need help with day-to-day activities like shopping and meal preparation, personal services like bathing and dressing, or the services of a visiting nurse, a long-term care insurance policy can allow you to receive the help you need in the comfort of your own home. And if you should need a higher level of care someday, long-term care insurance also can help cover the cost of an assisted living facility or nursing home.

3. I've seen what happens to people who don't have it

Perhaps you know someone – a friend or family member – who needed home health care, assisted living or nursing home services and didn't have a long-term care insurance policy to help pay the bills. If you're like most people, watching someone you know and love struggle financially and seeing the physical and emotional toll it can take on them and their families is enough to make you say, "I don't want that to happen to me."

4. I don't want my kids to take care of me

It's comforting to know you have loved ones who care for you. But when it comes to being your caregiver, your family already has enough on their plates. Your spouse may not physically be able to care for you. And your children have their own family and work obligations. A long-term care insurance policy can help ensure you receive the care you need without placing an emotional, physical and financial burden on your family.



I know I'm getting older and I want to be prepared in case I need help.



We know we'll need extra care someday. We just want to be able to stay in our home as long as possible.



My father had Alzheimer's and it took his life savings to pay for his care. I don't want to leave my children in debt if that happens to me.



I don't want my children to interrupt their lives to take care of me.

5. I don't want to spend my life savings on long-term care services

Paying for long-term care services out of your own pocket could quickly deplete a lifetime of savings. And if you're relying on Medicare to help, you could be surprised. Medicare generally doesn't pay for long-term care services. Instead, it's designed simply to help get you back on your feet after an injury or illness. A long-term care insurance policy can help provide the funds to help pay for the care you need. And that may allow you to spend your life savings the way you want.

6. I want to leave an inheritance for my kids

You worked hard to accumulate your retirement nest egg and you want to make sure you have something left to pass on to your children and grandchildren. But if your plan is to let Medicaid pay your nursing home costs, you need to realize you'll have to "spend down" your assets in order to meet state and federal eligibility guidelines. A long-term care insurance policy can help you preserve your estate for your children and grandchildren.

7. I know it's the smart thing to do

The concept of long-term care insurance isn't that different from other types of insurance. It helps give you peace of mind knowing you'll have money to help pay the bills if something happens. After all, you have homeowners insurance to protect you in the event of a fire or storm, automobile insurance to protect you if you're involved in an accident and life insurance to protect your family if you die too soon. Why not purchase a long-term care insurance policy to help protect your life savings should you need home health care, assisted living or nursing home care?

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and **ONE REASON** they don't . . .



My husband was always a fanatic about saving every penny in case we needed a nursing home. Now that we have long-term care insurance, we can enjoy the money we saved all those years.



My long-term care policy is in my name, but it's for the future of my children.



It's like any other insurance. It's just a smart thing to have.

. . . they think it's more expensive than it really is!

Many people have the perception that long-term care insurance is more expensive than it really is, and they're surprised to find it's a reasonably priced way to help protect their life savings. Mutual of Omaha also offers several premium discounts and preferential rates that may make the coverage even more affordable. So, if you think you can't afford long-term care insurance, you need to ask yourself if you can afford to pay for the care you may need someday – without depleting your retirement savings or having to sell assets, such as your home. If your answer is no, the question becomes, "Can you afford not to have a long-term care insurance policy?"



We didn't think we could afford long-term care insurance. But we found out it's less expensive than we thought.

**How you spend your “someday” is up to you.
Protect someday with long-term care insurance today.**

The statements have been adapted from responses to a 2006 survey of Mutual of Omaha's long-term care policyholders and are not direct quotes.



Mutual Care[®] provides the essential long-term care coverage you need.

A Mutual Care[®] long-term care insurance policy can help pay for eligible long-term care services you receive:

In your home | In an assisted living facility | In a nursing home

That means you can receive the care you need in the setting that's right for you.

How much coverage will you need?

That's entirely up to you. Mutual Care[®] offers the benefits you need so you don't pay for coverage you may not use. You also have the option to select the maximum amount you want your policy to pay in benefits each day you receive covered long-term care services plus the length of time you want your policy to pay benefits. Your income, the amount you have in savings to help fund the cost of long-term care services, the availability of family members to provide some of the care you may need and the actual cost of care in your area all play a role in determining how much coverage is right for you.

Will it be enough down the road?

It's hard to know if the daily benefit you select today will be adequate down the road. That's why Mutual Care[®] offers inflation protection options that can help your long-term care insurance benefits keep pace with the rising cost of long-term care services.

Can you share benefits with your spouse?

You share everything else, why not share your long-term care insurance benefits? Mutual Care[®] offers an optional spouse shared benefit feature that may allow you to access benefits under your spouse's identical policy if your own coverage runs out and you still need care.

Premium discounts and preferential rates make long-term care insurance more affordable.

Mutual of Omaha offers a variety of premium discounts and preferential rates, which allow you to pay less for your long-term care policy based on things like your good health, your marital status and your membership in certain associations. Best of all, you may qualify for a combination of discounts and preferential rates. And that can help to make your long-term care insurance policy even more affordable.

A special offer for Mutual of Omaha customers.

If you already own a Medicare supplement insurance policy from Mutual of Omaha Insurance Company or United World Life Insurance Company, you may qualify for a preferential rate on your Mutual Care[®] long-term care insurance policy. It's our way of thanking you for being a loyal customer.

Are you ready to learn more?

Your Mutual of Omaha insurance agent can help you analyze your needs and determine if a Mutual Care[®] long-term care insurance policy is right for you.

This is a brief description of some of the facts about the Mutual Care[®] policy. For complete benefits, exceptions and limitations, see the policy and outline of coverage.

Begin today.



Mutual of Omaha

Long-Term Care Insurance underwritten by:
MUTUAL of OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175-0001
mutualofomaha.com

We'll be there when you need us . . . *whether it's today or "someday"*

When you're considering a long-term care insurance policy, it's important to look for a company that is stable and financially sound. Mutual of Omaha has a long history in the insurance industry and has been paying claims to customers since 1909. Our experience in the long-term care insurance market spans two decades, and we intend to continue helping people plan for their long-term care needs – now and in the future.

You have 30 days to examine your policy

You have 30 days after you receive your policy to return it to us or to your Mutual of Omaha insurance agent. At that time, the premium you paid will be refunded to you and the policy will be cancelled.

This policy has exceptions, limitations and reductions.
This policy is not approved for Medicaid Asset protection under the Illinois LTC Partnership Program.

Policy forms LTC04I7-[AG5, AG10, AG15, 5D]-TQ or state equivalent (In OR, LTC04I7-[AG5, AG10, AG15, 5D]-TQ-BR-OR; in OK, LTC04I7-TQ-OK, LTC04I7-5D-TQ-OK, LTC04I7-AG5-TQ-OK, LTC04I7-AG5-5D-TQ-OK, LTC04I7-AG10-TQ-OK, LTC04I7-AG10-5D-TQ-OK, LTC04I7-AG15-TQ-OK, LTC04I7-AG15-5D-TQ-OK.)

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on Animal Planet



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