



Multi-Life LTCi

Helping Small-Business Owners Retain Key Employees



The Situation:

Your client – the owner of a small business – has several key employees who are vital to the growth of her business and she is looking for a way to entice them to remain with the company.

The Sales Solution:

Use Mutual of Omaha's multi-life long-term care to help your client make her key employees feel valued, build loyalty and ensure they remain with her for years to come.

Here's How it Works:

- Mutual of Omaha's multi-life long-term care products offer an executive carve-out feature that allows the business owner to provide long-term care insurance to a select group of employees
- Long-term care insurance premiums can be paid by the business and deducted as a business expense. Depending on the tax structure of the business, there may be significant tax savings when long-term care premiums are paid using business dollars
- The business owner decides which class of employees will participate in the program (i.e., all managers). She also determines the level of coverage she wishes to provide

- Covered employees have the option to increase their coverage above the program limits at their own expense
- Coverage also will be offered to spouses and extended family members of covered employees – either paid by the business or at their own expense. The business owner, her spouse and extended family members also can participate in the program
- The business owner also can elect to make long-term care coverage available to her remaining employees on a voluntary basis at their expense

Your Competitive Advantage:

Mutual of Omaha offers a variety of multi-life long-term care programs that can be used to help your client retain her valued employees. In addition, making a sale to a business owner also can give you access to her employees and open doors to collateral sales. And that gives you a competitive advantage in the LTCi marketplace.

For more information on Mutual of Omaha's LTCi products, visit yourchoiceforLTC.com.