



Plant the Seed that Some LTCi Coverage is Better than None



Today's challenging economy has left many people questioning how best to spend their hard-earned dollars. Even if they understand the need for LTCi, they may not be able to afford a top-of-the-line policy. Your job is to plant the seed that some coverage is better than none.

Here's why:

There's a cost associated with waiting. If your clients put off purchasing a policy until they feel they can afford it, they may find themselves unable to qualify for coverage. A change in health status may mean higher rates or uninsurability. In addition, LTCi premium is based on age, so every year your clients wait, the premium could increase.

What you can do:

Ask your clients to consider how much of the cost for LTC services they would be able to pay on their own. Then, remind them that even a small amount of LTCi coverage provides a degree of protection they wouldn't otherwise have. Help them determine what they realistically can afford to pay each month for an LTCi policy and "dial down" the premium to fit their budget.

- Adjust the inflation protection option
- Reduce the monthly benefit amount
- Reduce the maximum monthly benefit amount for assisted living
- Adjust the benefit period
- Adjust the elimination period

How our policies can help:

Mutual of Omaha's two portfolios of LTCi products – Mutual Care® Plus and United LTCi Solutions – contain innovative features that can help make coverage more affordable.

- 20-year inflation protection – It's less costly than lifetime inflation protection and is a good option for clients in their 60s or older
- No cap on premium allowances – Giving your clients all the allowances they're eligible to receive means they have the potential to purchase a policy at significant savings
- Flex-to-Age 85SM (available on the United LTCi Solutions portfolio) – This optional benefit allows clients to pay a percentage of the initial premium in the early years of the policy. Premiums increase gradually over time, becoming level at age 65 and stopping at age 85, when the policy becomes fully paid up

Learn more about Mutual of Omaha's LTCi products at YourChoiceforLTC.com