LONG-TERM CARE INSURANCE

HOW WE STACK UP TO THE COMPETITION

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Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company

Three Ways Mutual of Omaha Comes Out on Top

When it comes to finding the right long-term care solution for a client, you have more options than ever. Here are three things we think will put Mutual of Omaha's LTCi at the top of your list.

1 Commitment to Traditional LTCi

When it comes to planning for long-term care, today's consumers have more choices than ever before. While non-traditional funding options may work for some people, we believe a traditional LTCi policy remains the best solution for many clients.

- It can be less expensive and provide better leverage than other funding options, making it the best value.
- Coverage is more comprehensive compared to other funding vehicles.
- Benefits, like a built-in cash option, provide greater flexibility throughout the progression of care.

2 Training and Support

We're laser-focused on helping you understand the features that set our products apart from the competition. And we provide a variety of training materials so you're prepared to discuss these important differences with your clients.

Care Coordination
We include a care coordination benefit to make it easy for policyholders to develop a plan of care and access LTC services.

Home Health Care
Our policies include a variety of features designed to help policyholders get the LTC services they need at home.

Cash Benefit
Our policies include a built-in cash benefit* option that gives the insured greater flexibility in how policy benefits can be used.

Monthly Benefit
Our policies include a built-in monthly benefit to give people more flexibility when paying for care.

Calendar-Day Elimination Period
Our policies include a calendar-day elimination period that allows people to access the benefits of their policy sooner.

Inflation Protection
Our policies offer a variety of inflation protection options that allow policy benefits to grow to keep pace with the rising cost of LTC services

3 Strength and Experience

After over a century in the insurance industry, Mutual of Omaha remains strong, stable, financially secure and well-positioned to pay policyholders' claims now and in the future.

- As a mutual company we make business decisions based on what's best for our policyholders, which allows us to invest in growing our LTCi product line.
- We're a household name your clients know and trust, and that makes them more receptive to talking with you about LTCi.
- We've been in the LTCi marketplace since the product was first introduced over 30 years ago. So, we have decades of expertise developing products and pricing them appropriately for the long run.

Compare Product Features*

	Mutual of Omaha MutualCare Secure	**Mutual of Omaha** MutualCare Custom	**Thrivent** Long-Term Care Insurance	**National Guardian Life** HonestLTC
Benefit Payout	Monthly	Monthly	Monthly	Monthly
Maximum Monthly Benefits	$1,500-$15,000 in $1 increments	$1,500-$15,000 in $50 increments, subject to monthly benefit and policy limit combinations	$1,500-$15,000 ($100 increments)	$1,500 - $12,000 ($300 increments)
Cash Benefit	25% of HHC with no EP (built in) Max $2,000 initial MMB	25% of HHC with no EP (built in) Max $2,000 initial MMB	Cash Benefit Rider: 15% of MMB while receiving home care services; or 10% of MMB while receiving facility care. Must meet EP and receive at least 5 days of care per calendar month to be eligible	None
Elimination Periods	90, 180, 365 calendar days	0, 30, 60, 90, 180, 365 calendar days	30, 90, 180 calendar days	90 or 180 calendar days
Inflation Option(s)	5%, 4% or 3% compound 5% or 3% compound (20-years)	Buy-Up Option 1% to 5% compound in .25% increments Lifetime, 20, 15, or 10 years **Note**: Buy-up as well as the ability to decrease inflation without the loss of accumulated benefit.	Benefit Increase Options (compounded annually): Flexible Increase Benefit: 5% Annual Increase Benefit: 1%, 2%, 3%, or 5%	1%, 2%, 3%, 4%, 5% compound
Waiver of Premium	Waiver of Premium is included – NH, ALF & HHC	Waiver of Premium is included – NH, ALF & HHC	Included	Included
Return of Premium	Optional: ROP 3 x initial MMB less claims	Optional: ROP less claims if death before age 65; ROP less claims; or ROP 3 x initial MMP less claims	Optional: ROP at death (less benefits paid) if contract has been in force for 10+ years. Not available with shared care.	None
Shared Care Rider	Optional	Optional	Optional	Optional
Professional HHC Rider	None	Optional	None	None
Waiver of Elim Period for HHC	Optional	Optional	Optional	Optional
Joint WOP Rider	None	Optional	Included with the Shared Care rider	Included
Survivorship Benefit Rider	None	Optional	Available (Not available with the 10-pay premium option or flexible increase benefit rider)	None
Security Benefit Rider	Optional	Optional	None	None
Premium Payment Options	Lifetime	Lifetime	Lifetime or 10-Year	Lifetime or 10-Year
Discounts	• 15% Partner discount (both issued) • 5% Partner discount (one issued) • 15% Preferred • 5% Association group • 5% Producers • 5% Common Employer • Eligible insureds may qualify for multiple premium allowances.	• 15% Partner discount (both issued) • 5% Partner discount (one issued) • 15% Preferred • 5% Association group • 5% Producers • 5% Common Employer • Eligible insureds may qualify for multiple premium allowances.	• 5% Couples Discount (one issued) • 20% Couples Discount (both issued) • 10% Preferred Health Discount	• 5% Partner Discount • 5% Association Discount

*Benefits may vary by state.

A History of Strength, Security and Stability

We know you have choices when it comes to placing your trust in an insurance carrier. In these complicated times, it's more important than ever to consider the financial strength and stability of the company you choose to do business with.

For more than 100 years, Mutual of Omaha has kept its promise to be here to pay our customers' claims. Through two World Wars, the Great Depression and the many economic challenges since, we've remained strong, stable and financially secure.

The leading rating agencies continue to validate and reinforce our financial strength.

Mutual of Omaha Insurance Company

A+
SUPERIOR

A.M. Best Company, Inc.

for overall financial strength and ability to meet ongoing obligations to policyholders

This rating is second highest of 16

A1
GOOD

Moody's Investors Service

for current financial strength and ability to withstand financial stress in the future

This rating is fifth highest of 21

A+
STRONG

Standard and Poor's

for financial strength to meet obligations to policyholders

This rating is fifth highest of 21

Ratings as of August 2026