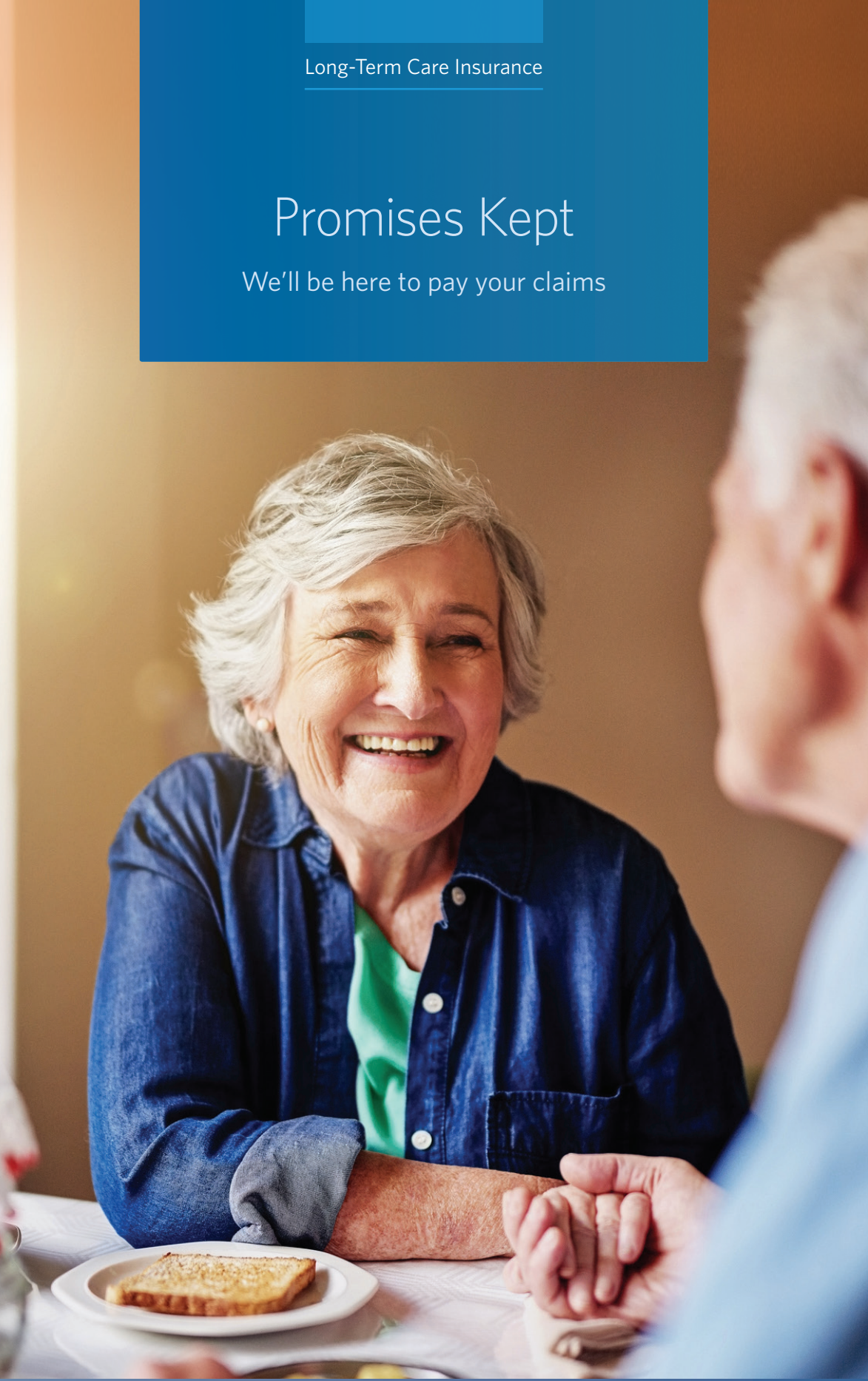


Long-Term Care Insurance


# Promises Kept

We'll be here to pay your claims



**Mutual of Omaha**

Underwritten by  
Mutual of Omaha Insurance Company



Mutual of Omaha Insurance Company has been keeping an important promise to our long-term care policyholders for over three decades...we'll be here to pay your claims.

## A History of Strength, Security and Stability

We sold our first long-term care insurance policy in 1987, and since then, we've paid over \$1.1 billion in benefits to long-term care policyholders. In 2017 alone, we paid \$108 million in long-term care claims. That's an average of \$9 million per month.

Mutual of Omaha's claims paying ability reflects a continually strong financial position. Our status as a mutual company allows us to focus on the long-term needs of our policyholders instead of the short-term demands of the stock market. As a result, we're able to weather economic uncertainties and remain strong, stable and secure.

That means the promise we make to be here when you need us has not...and will not change.



## When You Need to Make a Claim

The need for long-term care can arise at any time. When you believe you may need long-term care services, contact your Mutual of Omaha insurance agent or our Claims Department. We'll take it from there.

- We'll gather information from you to make sure you're eligible to receive benefits under your policy
- Once we confirm your eligibility, a care coordinator may be assigned to develop a plan of care based on your needs, help you locate appropriate long-term care service providers and monitor the care you receive
- After satisfying your policy's elimination period (the waiting period before benefits begin), you'll receive reimbursement for actual covered expenses you incur. Or, if your policy includes a cash benefit and that's the option you elect, there is no elimination period to satisfy
- Benefit payments continue as long as you remain eligible for long-term care services under your policy or until the maximum benefit amount of the policy is reached

## 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](https://www.MutualofOmaha.com)

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, Nebraska 68175. Policy form: ICC13-LTC13. This policy has exclusions, limitations, reductions and terms under which the policy may remain in force or be 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. Benefits provided will be individual coverage, not group coverage.

**This is a solicitation of insurance. You may be contacted by telephone by an insurance agent.**

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.



**Mutual of Omaha**