

SERFF Tracking Number: MUTM-126355740 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 43893
Company Tracking Number: ASHLEY COPENHAVER
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - AFN41504
Project Name/Number: Long Term Care Advertising/AFN41504

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126355740 State: Arkansas
AFN41504

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 43893

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: ASHLEY

State Status: Closed

COPENHAVER

Filing Type: Advertisement

Reviewer(s): Marie Bennett

Author: Ashley Copenhaver

Disposition Date: 11/13/2009

Date Submitted: 10/23/2009

Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: AFN41504

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 11/13/2009

Explanation for Other Group Market Type:

State Status Changed: 11/13/2009

Deemer Date:

Created By: Ashley Copenhaver

Submitted By: Ashley Copenhaver

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

Power Point Presentation: AFN41504

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

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We request "Agent Name, Agent Phone Number and Agent E-Mail Address" on the advertisement be considered variable.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole
Product and Advertising Compliance Consultant
Regulatory Affairs
Phone: 402-351-2476
Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

ac

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
Consultant
Regulatory Affairs 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska
Mutual of Omaha Plaza Group Code: 261 Company Type: Health Insurance
Omaha, NE 68175 Group Name: State ID Number:
(402) 351-6420 ext. [Phone] FEIN Number: 47-0246511

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No

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Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$25.00	10/23/2009	31510473

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/13/2009	11/13/2009

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Disposition

Disposition Date: 11/13/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Power Point Presentation		Yes

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Form Schedule

Lead Form Number: AFN41504

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AFN41504	Advertising	Power Point Presentation	Initial		0.000	AFN41504.pdf

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual Care[®] Plus

Long-Term Care Insurance



Mutual of Omaha

Living Life My Way

A photograph of a woman with blonde hair lying on a light-colored sofa. She is smiling and looking up at a white dog that is jumping towards her. Her hands are raised, and she appears to be holding or supporting the dog. The background is a soft-focus outdoor setting with greenery.

Long-Term Care Insurance...
An essential part of a secure financial plan

AFN41504



It's your life.
And you want to live it your way.

*Mutual Care[®] Plus
Living Life My Way*



Your Life...Your Way

What if...

- You weren't able to care for yourself?
- You were faced with providing care for a loved one?

What would that do to the plans you've made?

A Long-Term Care Insurance Policy May Help



A Long-term care insurance policy may help you:

- Protect your financial goals
- Protect your life savings
- Protect the plans you've made



What is Long-Term Care?

Long-term care refers to a variety of services for people who are unable to care for themselves.

This may be due to:

- Accident
- Disability
- Prolonged illness
- Aging



What is Long-Term Care?

Who do you know?



Mutual Care[®] Plus
Living Life My Way



What is Long-Term Care?

Long-term care is more than nursing home care.

Long-term care services also are available:

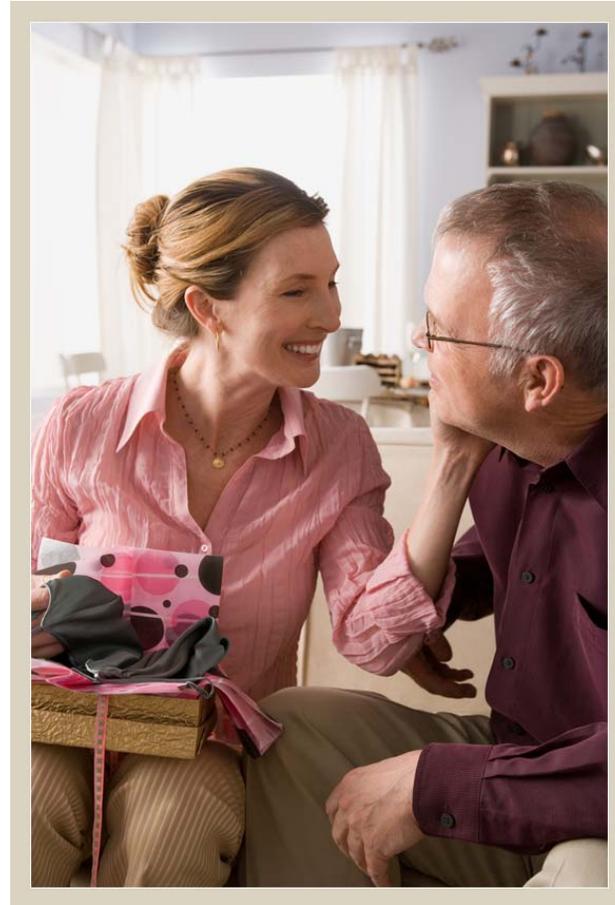
- In your home
- In the community
- In an assisted living facility



Who Will Need Long-Term Care Services?

No one knows what the future holds.

- As people age, they may need some form of assistance
- Accidents and injuries mean young people may need long-term care services, too



Mutual Care[®] Plus
Living Life My Way



What Does it Cost?

Long-term care services may be expensive.

Home Health Aide	Assisted Living Facility	Nursing Home (semi-private room)
\$19 per hour	\$2,813 per month	\$177 per day

Source: Mutual of Omaha's Cost-of-Care Survey, 2008

The amounts shown are national averages. Cost may vary by state.

Mutual Care[®] Plus
Living Life My Way



How Will You Pay?

You may have considered these options to pay for long-term care services:

- Your savings
- Medicaid
- Long-term care insurance



How Will You Pay?

Your Savings

- It may be difficult to ensure funds will be available when you need them
- You may have to sell valued assets
- Liquidating assets may trigger income taxes and result in loss of future earnings



How Will You Pay?

Medicaid

- You may have to spend down your assets to meet eligibility requirements
- New rules have made it more difficult to qualify for benefits
- The state may seek reimbursement for benefits paid to you



How Will You Pay?

A Long-Term Care Insurance Policy

- May help protect your retirement savings
- Helps you to receive the care you need in the setting that's right for you – even in your own home
- May help you maintain your independence and avoid relying on your children

How Does Long-Term Care Insurance Work?



A Long-term care insurance policy pays benefits when a licensed health care practitioner certifies:

- You are unable to perform at least two of the activities of daily living*
- Or you need continual supervision due to a cognitive impairment

*The activities of daily living are bathing, continence, dressing, eating, toileting and transferring.

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Living Life My Way

How Does Long-Term Care Insurance Work?



Mutual of Omaha

A Long-term care insurance policy pays benefits for services you receive in:

- Your home
- An assisted living facility
- A nursing home

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How Does Long-Term Care Insurance Work?



A Long-term care insurance policy may actually help keep you out of a nursing home.

Stay-at-home benefits allow you to get the care you need in your own home. These may include:

- Help with household tasks, like cleaning and meal preparation
- Help with personal tasks, like bathing and dressing
- Services provided by a visiting nurse or home health aide
- Special equipment, like a walker, wheelchair or respirator
- Home modifications to enhance your ability to remain safely at home

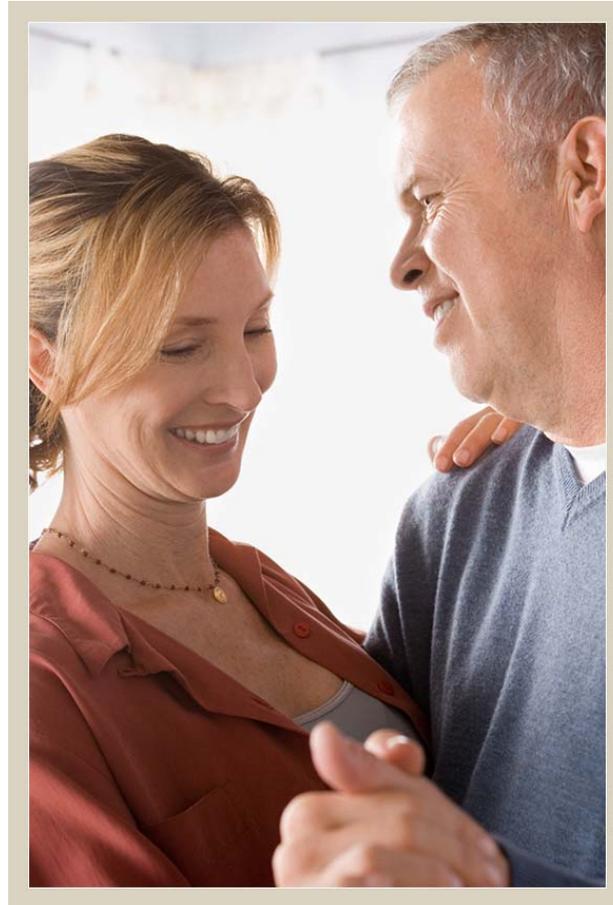
How Does Long-Term Care Insurance Work?



Mutual of Omaha

A Long-term care insurance policy doesn't replace informal care typically provided by family members.

It simply builds on that infrastructure of support, allowing family members to provide care better and longer.



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Long-Term Care Insurance is Part of a Secure Financial Plan



You have many types of insurance to help protect your assets:

- Automobile insurance to protect your car
- Homeowners insurance to protect your home
- Life insurance to protect your family
- Disability insurance to protect your salary

Why not help protect your retirement assets with a long-term care insurance policy?

Mutual Care® Plus
Living Life My Way



Why Should You Consider it Now?

Three good reasons:

1. You're never too young to need long-term care services
2. It may never be more affordable
3. If your health changes, you may be unable to qualify



Why Choose Mutual of Omaha?

- We're strong, stable and financially secure
- We've been serving policyholders for 100 years
- We continually earn high ratings from leading industry rating organizations

Rating Company	Mutual of Omaha United of Omaha
A.M. Best Company, Inc. (for overall financial strength and ability to meet ongoing obligations to policyholders)	A+ (Superior) This rating is second highest of 16
Moody's Investors Service (for current financial strength and ability to withstand financial stress in the future)	Aa3 (Excellent) This rating is fourth highest of 21
Standard & Poor's (for financial strength to meet obligations to policyholders)	AA- (Very Strong) This rating is fourth highest of 21

The ratings refer only to the overall financial status of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.

All ratings as of 10/09

Mutual Care[®] Plus
Living Life My Way



Why Choose Mutual of Omaha?

We'll be here when
you need us!



Mutual Care[®] Plus
Living Life My Way



Together, we may tailor a long-term care insurance policy to meet your needs.

*Mutual Care[®] Plus
Living Life My Way*

Mutual Care[®] Plus



Questions?

This is a solicitation of insurance. Policy forms: LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID, LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID; in NY, LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY; in OK, LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK; in OR, LTC09M[-AG, -5ML, -10ML]-OR; in PA, LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA; in TX, LTC09M-TX, LTC09M-AG-TX, LTC09M-5ML-TX, LTC09M-10ML-TX; in WA, LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA. These policies have exceptions, limitations and reductions. You may be contacted by telephone by an insurance agent.

Long-term care insurance underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175.

Mutual Care[®] Plus
Living Life My Way

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual Care[®] Plus

Long-Term Care Insurance



Mutual of Omaha

Living Life My Way



[Agent Name]
[Phone] [E-mail]