

SERFF Tracking Number: MUTM-126693150 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 46058
Company Tracking Number: SHELLY KAIPUST
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - AFN40102-8
Project Name/Number: Long Term Care Advertising/AFN40102-8

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126693150 State: Arkansas
AFN40102-8

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 46058

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: SHELLY KAIPUST

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett, Harris
Shearer

Author: Shelly Kaipust

Disposition Date: 07/14/2010

Date Submitted: 06/25/2010

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: AFN40102-8

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: 07/14/2010

Explanation for Other Group Market Type:

State Status Changed: 07/14/2010

Deemer Date:

Created By: Shelly Kaipust

Submitted By: Shelly Kaipust

Corresponding Filing Tracking Number:

Filing Description:

NAIC #: 261-71412

FEIN #: 47-0246511

Mutual of Omaha Insurance Company

Long Term Care Advertising

Website Pages: AFN41151 (Video Script), AFN40102-8, AFN40102-9, AFN40102-10, AFN40102-13, AFN40102-14, AFN40102-15, AFN40102-17, AFN40102-20, AFN40102-22, AFN40102-93, AFN40102-94, AFN40102-95

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

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These advertisements are website pages for the website www.longtermanswers.com.

On AFN40102-8 is a video that can be viewed from the website. The other pages, while each having their own form number and purpose in the website, are presented together for your convenience in seeing how the website works and the pages fit within the site. Please review pages as individual ads, as changes can be made to one without needing to change the entire site.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

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

Sincerely,

Product and Advertising Compliance
Regulatory Affairs
For questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
Email: advfilings@mutualofomaha.com

Company and Contact

Filing Contact Information

Michelle Kaipust, Senior Policy Drafting and Regulatory Assistant
Regulatory Affairs
Mutual of Omaha Plaza
Omaha, NE 68175
shelly.kaipust@mutualofomaha.com
402-351-8391 [Phone]
402-351-5298 [FAX]

Filing Company Information

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

Filing Fees

SERFF Tracking Number: MUTM-126693150 State: Arkansas
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Fee Required? Yes
Fee Amount: \$650.00
Retaliatory? No
Fee Explanation: \$50.00 for each advertising form for 13 forms for a total of \$650.00.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$650.00	06/25/2010	37543260

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	07/14/2010	07/14/2010

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Disposition

Disposition Date: 07/14/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability		Yes
Form	Video Script		Yes
Form	Website Page		Yes
Form	Website Page		Yes
Form	Website Page		Yes
Form	Website Page		Yes
Form	Website Page		Yes
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Form	Website Page		Yes
Form	Website Page		Yes

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Form Schedule

Lead Form Number: AFN40102-8

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AFN41151	Advertising	Video Script	Initial		0.000	AFN41151 - Video Script.pdf
	AFN40102-8	Advertising	Website Page 8	Initial		0.000	AFN40102-8.pdf
	AFN40102-9	Advertising	Website Page 9	Initial		0.000	AFN40102-9.pdf
	AFN40102-10	Advertising	Website Page 10	Initial		0.000	AFN40102-10.pdf
	AFN40102-13	Advertising	Website Page 13	Initial		0.000	AFN40102-13.pdf
	AFN40102-14	Advertising	Website Page 14	Initial		0.000	AFN40102-14.pdf
	AFN40102-15	Advertising	Website Page 15	Initial		0.000	AFN40102-15.pdf
	AFN40102-17	Advertising	Website Page 17	Initial		0.000	AFN40102-17.pdf
	AFN40102-20	Advertising	Website Page 20	Initial		0.000	AFN40102-20.pdf
	AFN40102-22	Advertising	Website Page 22	Initial		0.000	AFN40102-22.pdf
	AFN40102-93	Advertising	Website Page 93	Initial		0.000	AFN40102-93.pdf
	AFN40102-94	Advertising	Website Page 94	Initial		0.000	AFN40102-94.pdf
	AFN40102-95	Advertising	Website Page 95	Initial		0.000	AFN40102-95.pdf

LONG TERM CARE VIDEO THE SANDWICH GENERATION

AFN41151

Julie My name is Julie Winokur. I am 42 years old. I live in New Jersey and I'm a film maker.

Isabel, did you find the clips?

Isabel Yeah

Julie Ok. You want me to put them in? Come here. I am taking care of my 83-year old Father. I have two children and they are 8 and 11 years old.

Ed My name is Ed Kashi. I am 48 and a photo journalist.

Julie We lived in California; we lived in San Francisco and my Father was living in New Jersey. We uprooted our lives, our children and our business and we moved it 3,000 miles in order to be there to support my Father. It's like a prime time of my life and I basically gave it away.

Speaking to Father -

I'm doing yoga in the living room. You going to come do yoga. You've got that Einstein look going. You didn't tell me you were a mad scientist.

I am part of the sandwich generation. It's people who are taking care of their children and taking care of their parents and apparently I'm one of something like 20 million Americans who find themselves in that position and it wasn't really part of our plan. My father is 83 and he has dementia. He has good days; he has bad days. He has days where you kind of have the old Herbie back and he cracks some jokes and then we have days where he just rambles incoherently and nobody has any idea where his mind is.

Speaking to her Father -

We'll see if you are up to it, we'll go take a walk again.

My husband, Ed, and I did a long term project called "Aging in America". It gave us a lot of insight into what the aging process is about.

Ed In one way I can see all the gifts bearing fruit from what I learned as a journalist in terms of how to care for him, how to touch him, how to react to ways he might behave. Now I am comfortable with that stuff cause I understand it. Maybe it's also because I'm a parent.

Julie Ed and I really thought we knew what we were doing. We really felt like "experts". We'd seen a lot of aging, but I think until you're having to deal

with it yourself and set up all of the support services yourself, nobody's prepared.

- Ed Speaking to Father -
Ok, you can go ahead and sit down. Are you okay? All right.
- Julie My Dad needs help shaving, bathing, dressing, getting his shoes on and off. He has to be given pills twice a day. His meds need to be managed so we get the right pills at the right time.
- Father taking off shirt –
Do you have it? I want you to do it yourself. As much as you can, you do it yourself.
- He is a lovely man and he is an unassuming person and he's a great presence in the house but it has added a layer of noise in our lives.
- Listen to me. Isabel, I need your help.
- Isabel My Mom and Dad have been much more stressed out cause there is more things to do in the house and I think that Poppy is a lot of work.
- Son It's pretty cool having my Grandpa in the house with us, but it's a little stressful for my parents.
- Julie I'm always struggling with the feeling that I don't have enough time and attention to pour on the children. I'm really scared that they are going feel like the day that Poppy moved in is when they lost Mommy and Daddy. There is not a single minute of the day that somebody doesn't need something from me. If I'm not careful, I'm going to get rundown.
- Last night in the middle of the night, he got up to go to the bathroom and he fell down so this morning when we went downstairs, we found him on the floor.
- Ed Right now we're at a loss as to how to deal with his medical condition.
- Julie On phone -
He is clearly in a state and he's not making sense and I'm feeling we need to deal with this and I'm a little at a loss as to what to do and where to take him.
- Ed Herb has gone into a freefall since he went into the hospital. It's very clear that the hospital does not actually really care about him. He's very low priority because of his age, because of his condition. It has become startlingly clear to me. All I'm thinking is get him home, get him around loved ones, make sure he eats, make sure he's stimulated.
- Julie You know, I don't know how long we'll be able to handle it at home. Quite honestly, I don't know how we're going to function and you know, maintain our lives, you know, as he slips.

Ed We're in the period now of tremendous turmoil. I'm hoping that we are in a position where we have the care we need for Herbie and then Julie and I can get back to some semblance of our lives. There is a part of me that thinks "God, wouldn't it just be easier if he passed now" but you know, every time I'm around him when he shows the spirit to live, that's all I need to see.

Aide Brushing teeth -
That was good right?

Herb Dam right.
Starts singing "holidays are here again"

Julie I've already told my kids that "I am going to move in with you some day. Hope you don't mind."

Isabel I will let you guys move in into a big humongous bed and then you will push this button and I will wake up and help you.

Ed I feel that this period, in a way, is a hidden gift. You would never think that at the moment because it is so traumatic and stressful and sad, but in the long run the kids are being given this lesson, this life lesson, in what it means to care for someone, what it means to come through for someone else.



Long-Term Care Insurance

New Hampshire

(800) 896-5988 or

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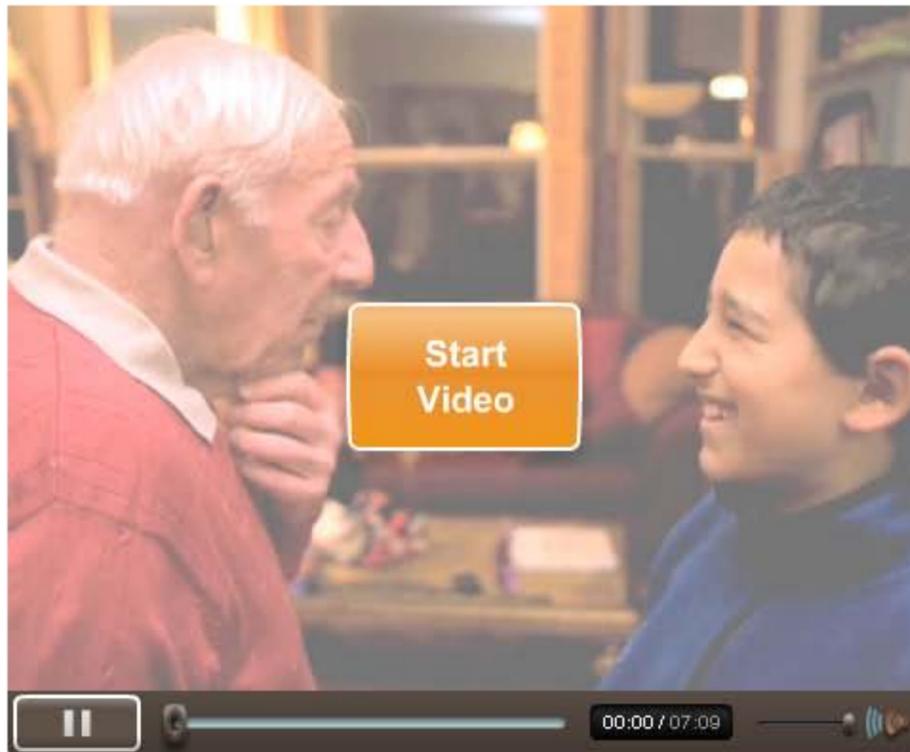
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One Family's Story

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.



The Impact of Long-Term Care

Millions of Americans find themselves juggling the demands of their own families and careers while providing care for an aging parent.

Here, filmmaker Julie Winokur and her husband, photojournalist Ed Kashi share their struggle to care for Julie's father, Herbie. It's a story of love, family dynamics and the sacrifice of those who are caught in the middle.

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(800) 896-5988 or

Connect with an Agent

- -

What is your age?

Current customer?
 yes no

Best time to Connect
 :

Comments or questions?

This is a solicitation of insurance. By submitting this form, you are requesting an insurance agent to contact you by telephone.

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Test Your Long-Term Care IQ

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Answer **10** quick questions to see how much you know about long-term care insurance.

[Start Now](#)



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Test Your Long-Term Care IQ

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The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Question 1

Long-term care means you have to go to a nursing home.

Question 1

Question 2

Question 3

Question 4

Question 5

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Test Your Long-Term Care IQ

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Question 1

Long-term care means you have to go to a nursing home.

False: Long-term care is much more than the care provided in a nursing home. Today, many people receive long-term care services in their own homes, in assisted living facilities and in community settings, like adult daycare centers.

[Next](#)

Question 1 

Question 2

Question 3

Question 4

Question 5

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Test Your Long-Term Care IQ

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Question 2

Long-term care is assistance with everyday activities.

Question 1	
Question 2	
Question 3	
Question 4	
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Test Your Long-Term Care IQ

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Question 2

Long-term care is assistance with everyday activities.

True: Long-term care comprises a variety of services. In addition to round-the-clock nursing care, long-term care also includes services to help people with everyday activities like bathing, dressing, shopping and meal preparation.

[Next](#)

- Question 1 
- Question 2 
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Test Your Long-Term Care IQ

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Question 3

Long-term care is just for older people.

Question 1	✓
Question 2	✓
Question 3	
Question 4	
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Test Your Long-Term Care IQ

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Question 3

Long-term care is just for older people.

False: Accidents or illnesses requiring long-term care services strike people of all ages.

[Next](#)

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Test Your Long-Term Care IQ

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The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Question 4

Long-term care services are expensive.

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Question 4

Long-term care services are expensive.

True: The average cost of a semi-private room in a nursing home is [\$64,605 per year]. Other long-term care services are equally expensive. A year in an assisted living facility averages [\$33,756]. Services of a home health aide average [\$19 per hour], while homemaker services run approximately [\$18 per hour].

Source: CareScout Long-Term Care Cost-of-Care Survey. [2008]

[Next](#)

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Question 5

The government pays for all long-term care services.

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Question 5

The government pays for all long-term care services.

False: Government programs like Medicare and Medicaid do pay for some, but not all, long-term care services.

- > Medicare will pay for a limited number of days to help people get back on their feet following an accident or illness
- > Medicaid will pay for long-term care services for people who have limited assets and income.

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Question 6

Long-term care services are covered by health insurance.

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Question 6

Long-term care services are covered by health insurance.

False: Health insurance policies typically do not cover long-term care services.

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The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Question 7

Family members provide long-term care services.

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Test Your Long-Term Care IQ

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Question 7

Family members provide long-term care services.

True: That's what families do – they take care of one another. When a loved one needs assistance, family members may step in to help. However, adult children may find it difficult to juggle caring for a parent with their own family responsibilities.

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Question 8
Caring for a family member is easy.

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Test Your Long-Term Care IQ

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Question 8

Caring for a family member is easy.

False: Some people may experience depression, illness, exhaustion, and loss of wages while caring for a family member. Caregivers may also have to balance the needs of caring for a family member with the needs of their own family.

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Question 9

People often use their savings to pay for long-term care services.

Question 1	✓
Question 2	✓
Question 3	✓
Question 4	✓
Question 5	✓
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Question 9

People often use their savings to pay for long-term care services.

True: According to the National Association of Insurance Commissioners, individuals or families generally pay for part or all of the costs of long-term care services using their own funds. Many use savings and investments. Some people sell assets, such as their homes, to pay for their long-term care needs.

Source: *A Shopper's Guide to Long-Term Care Insurance*, page 4, 2009

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Question 10

Long-term care helps people stay at home.

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Question 10

Long-term care helps people stay at home.

True: Many long-term care services exist to help people remain at home where they belong. These services include visiting nurses, therapists, home health aides and homemaker services in addition to care provided by family members and friends.

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You're done!
You scored 10/10

Want to know more?
Continue learning about long-term care issues.
[Learn the Basics](#)

Still have questions about long-term care insurance?
Have an agent contact you!

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The Basics of Long-Term Care

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What is Long-Term Care?

Long-term care (LTC) is a term used to describe a variety of services for people who are unable to care for themselves. This can be due to a prolonged illness or injury or the simple process of aging.

Many people think long-term care means going to a nursing home. Today, a variety of long-term care services actually may help keep people out of nursing homes by allowing them to remain at home or live independently as long as possible.

Long-term services include:

Home Health Care

Most people prefer the comfort of their own homes. And when they need assistance with everyday activities, a variety of options are available.

- > Family members may be the first source of long-term care services. When a loved one needs help, the family generally will step in to assist with household and personal tasks.
- > Homemaker and companion services typically include help with household chores, transportation and other daily activities.
- > Home health aides may provide personal care services, household tasks and help with medications.
- > Visiting nurses may evaluate home safety, monitor medical conditions, oversee medications and provide other skilled health care services.

Assisted Living

People who are no longer comfortable or able to live in their homes, yet who don't need round-the-clock nursing care, may choose to live independently in a setting that provides a strong support system. Residents of assisted living facilities typically live in their own apartments while enjoying services like meals, recreational activities and transportation along with long-term care services.

Nursing home

People who need 24-hour care may receive long-term care services in a nursing home. Many nursing homes offer programs that address the well being of its residents. These may include gardens, pets, cultural activities and nutritional programs. Some facilities are designed to meet the special needs of residents with Alzheimer's disease.

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The Basics of Long-Term Care

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Will I need long-term care?

It's difficult to predict what the future will bring. If you're like most people, you plan to live a long life.

Consider this:

- > Living a long life means you'll get older, and the older you get, the more likely you'll be to need assistance

But, younger people may need help, too. Medical advances are saving the lives of people with catastrophic conditions like head injuries, heart attacks and strokes.

Consider this:

- > The need for long-term care services may arise at any age

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The Basics of Long-Term Care

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What does it cost?

Long-term care typically involves one-on-one, customized care. And that may be expensive. Here are two things you should consider:

The cost of long-term care services today

Today's National Average Cost of Long-Term Care Services

Home Health Care

Home Health Aide	[\$3,293] per month	[\$39,520] per year
Homemaker Services	[\$3,120] per month	[\$37,440] per year

Assisted Living Facility

One-Bedroom Unit	[\$2,813] per month	[\$33,756] per year
------------------	---------------------	---------------------

Nursing Home

Semi-Private Room	[\$5,383] per month	[\$64,605] per year
-------------------	---------------------	---------------------

Note: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

Source: Long-Term Care Cost-of-Care Survey conducted by CareScout, [2008]

[Get costs for care in your state](#)

What those services may cost years from now

Projected Annual Cost of Long-Term Care Services

(Assuming a five percent annual increase)

Home Health Care

	Today	5yrs	10yrs	20yrs
Home Health Aide	[\$39,520]	[\$50,439]	[\$64,374]	[\$104,858]
Homemaker Services	[\$37,440]	[\$47,784]	[\$60,986]	[\$99,339]

Assisted Living Facility

One-Bedroom Unit	[\$33,756]	[\$43,082]	[\$54,985]	[\$89,565]
------------------	------------	------------	------------	------------

Nursing Home

Semi-Private Room	[\$64,605]	[\$82,454]	[\$105,235]	[\$171,416]
Private Room	[\$73,000]	[\$93,169]	[\$118,909]	[\$193,691]

Note: Home health care costs are based on services provided by a non Medicare-certified home health agency. Annual costs are based on eight hours per day, five days per week, 52 weeks per year.

Source: Long-Term Care Cost-of-Care Survey conducted by CareScout, [2008]

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The Basics of Long-Term Care

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How will I pay for services?

There are three basic strategies you may use to pay for long-term care services:

Purchase long-term care insurance

A long-term care insurance policy may help protect your retirement nest egg from being depleted by making funds available to pay for covered services.

Consider this:

- > Long-term care insurance helps you to receive the care you need in the setting that's right for you
- > A long-term care insurance policy may help prevent you from becoming a burden to your children
- > A long-term care insurance policy may be more affordable than you think. [Get a fast, free quote](#)

Rely on the government

Public programs, like Medicaid, offer an important safety net for people with limited financial resources. If you choose this strategy, you may need to spend down your assets to meet eligibility requirements.

Consider this:

- > Medicaid is a program of last resort for people who can't pay for their own care and is not intended to provide long-term care services for everyone
- > Medicaid rules can change. Recent changes have made it more difficult to qualify for benefits
- > The states may seek reimbursement from your estate for Medicaid benefits paid to you

Pay for services yourself

Using your savings or other assets takes careful planning to ensure funds are available to pay for the care you may need without compromising your lifestyle.

Consider this:

- > Assets like your home, business or family farm may be difficult to liquidate if you need funds to pay for long-term care services
- > Liquidating IRAs, stocks and mutual funds can trigger income taxes, which in essence, increases the cost of long-term care services
- > Don't overlook the cost of future earnings you may lose on liquidated assets

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Why should I plan?

You already may have allocated funds to pay for the things you want to do in retirement. But what have you set aside to pay for long-term care expenses that may arise? Having a plan in place before the need for long-term care arises may help you protect all the things that are important to you:

Your Finances

- > Have you thought about whether you'll have the resources to pay for long-term care services out of pocket?
- > Have you considered whether you can save enough to cover long-term care costs along with everyday expenses associated with retirement?
- > Have you considered the fact you might have to sell assets to pay for your care?

Your Family

- > Have you thought about whether you would want family members to help care for you?
- > Have you asked your children if they would be able to care for you and continue to meet their own family and work obligations?
- > Have you discussed moving in with one of your children? Have you identified which child you would live with?

Your Freedom

- > Have you thought about where you'll go if you need long-term care services?
- > Have you considered that you may not be able to make decisions for yourself?
- > Have you discussed your wishes with your family?

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Learn about Long-Term Care Insurance

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What is Long-Term Care insurance?

Long-term care insurance typically pays benefits for covered long-term care services, including services you receive:

- > In your home
- > In an assisted living facility
- > In a nursing home

The purpose of long-term care insurance is to help protect you against the risk of paying the high cost of long-term care services.

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Why do I need coverage?

A long-term care insurance policy may help you:

- > Remain independent and receive quality care in your home
- > Avoid tasking your family or friends with the responsibility of caring for you
- > Keep your savings intact for the things you really want to do

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What policy is right for me?

A long-term care insurance policy can be tailored to meet your needs. The basic features of a long-term care insurance policy include:

- > The benefit period
- > The monthly benefit amount
- > The elimination period
- > The maximum lifetime benefit amount
- > Inflation protection options

Most long-term care insurance policies also offer a variety of optional features that can be added at an additional cost.

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When should I buy my policy?

It's never too early to consider long-term care insurance. The sooner you begin planning for your long-term care needs, the better.

- > The cost of long-term care insurance premiums increases with age. So the younger you are when you purchase a policy, the less expensive it will be
- > Even though there's an out-of-pocket cost for long-term care insurance, the amount you pay in premiums generally is less than what you would pay for long-term care services

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The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

How do I choose a company?

When you're considering long-term care insurance, it's important to look for a company that:

- > Is strong, stable and financially sound
- > Has high ratings from industry rating organizations
- > Is committed to the long-term care insurance market

Learn why [Mutual of Omaha](#) may be the right company for you

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This is a solicitation of insurance. Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. Policy forms LTC09M, LTC09M-AG (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, In NY: LTC09M-NY, LTC09M-AG-NY, In OK: LTC09M-OK, LTC09M-AG-OK, In OR: LTC09M-AG, -5ML, -10ML-OR, In PA: LTC09M-PA, LTC09M-AG-PA, In TX: LTC09M-TX, LTC09M-AG-TX, In WA: LTC09M-WA, LTC09M-AG-WA. Coverage may vary by state. These policies have exceptions and limitations. You may be contacted by telephone by an insurance agent.



Long-Term Care Insurance

New Hampshire

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Policy Benefits

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Receive policy benefits in cash

Mutual of Omaha's long-term care insurance policies provide a cash benefit that gives you the flexibility to determine how best to use your policy benefits.

- > You have the option to receive policy benefits in cash to help pay for any type of care you choose
- > Or you can elect to have your policy reimburse you for actual long-term care expenses you incur

Purchase long-term care insurance that's right for you

One long-term care insurance policy may not be right for everyone. That's why we offer a variety of long-term care insurance benefit options that allow you to select the policy that's right for you.

- > Our pre-packaged policy options contain the long-term care benefits people purchase most often to make your buying decision quick and easy
- > Or customize your own policy by choosing the long-term care benefits and tailor a policy that meets your specific needs

Get long-term care services at home

Home health care benefits contained within the policy can help you to get the care you need in your own home. However, if a greater level of care is needed, your policy also pays benefits for services received in an assisted living facility or nursing home.

[Learn how our policies work >](#)

See how a Mutual of Omaha insurance agent can help

A Mutual of Omaha insurance agent can help you assess your situation, determine your needs and review your long-term care options.

[Learn More >](#)

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City

New Hampshire ZIP

- -

E-mail

What is your age?

65

Current customer?

yes no

Best time to Connect

1 : 00 PM

Comments or questions?

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How a Mutual of Omaha Long-Term Care Insurance Policy Works

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What services are covered?

- > A Mutual of Omaha long-term care insurance policy will pay benefits for services you receive at home, in an assisted living facility and in a nursing home

When am I eligible to receive benefits?

You are eligible to receive benefits under your policy when a licensed health-care practitioner submits a plan of care that certifies:

- > You are chronically ill meaning you require assistance performing at least two of the six activities of daily living for a period expected to last at least 90 consecutive days
- > Or you need continual supervision due to a severe cognitive impairment
- > And recommended services are included under your policy

When will benefits be payable?

- > If you elect to receive policy benefits in cash, there is no waiting period. Cash benefits are available beginning with the first day of qualified need
- > If you elect to be reimbursed for actual long-term care expenses, your policy will begin paying benefits after you satisfy the policy's elimination period

How long will I receive benefits?

- > As long as you remain eligible for benefits, your policy will continue to pay until the maximum lifetime benefit amount of the policy is reached

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Current customer?

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Seven Reasons People Buy

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1 I know I'm getting older

Growing old and needing help are issues everyone faces at some time. You want to maintain your independence as long as possible. You don't want to rely on your kids to take care of you or make decisions on your behalf. And you certainly don't want to spend your life savings on home health care, assisted living or nursing home services.

A long-term care insurance policy may help you address these concerns and help prepare you for a happy, more secure future.

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2 I want to stay at home

If you're like most people, remaining at home is a top priority. Whether you simply need help with day-to-day activities like shopping and meal preparation, personal services like bathing and dressing, or the services of a visiting nurse, a long-term care insurance policy may allow you to receive the help you need in the comfort of your own home.

And if you should need a higher level of care someday, long-term care insurance also may help cover the cost of an assisted living facility or nursing home.

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3 I've seen what happens to people who don't have it

Perhaps you know someone – a friend or family member – who needed home health care, assisted living or nursing home services and didn't have a long-term care insurance policy to help pay the bills.

If you're like most people, watching someone you know and love struggle financially and seeing the physical and emotional toll it can take on them and their families is enough to make you say, "I don't want that to happen to me."

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4 I don't want my kids to take care of me

It's comforting to know you have loved ones who care for you. But when it comes to being your caregiver, your family already has enough on their plates. Your spouse may not physically be able to care for you. And your children have their own family and work obligations.

A long-term care insurance policy may help ensure you receive the care you need without placing an emotional, physical and financial burden on your family.

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5 I don't want to spend my life savings on long-term care services

Paying for long-term care services out of your own pocket might deplete a lifetime of savings. And if you're relying on Medicare to help, you could be surprised. Medicare generally doesn't pay for long-term care services. Instead, it's designed to help get you back on your feet after an injury or illness.

A long-term care insurance policy may help provide the funds to help pay for the care you need. And that may allow you to spend your life savings the way you want.

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6 I want to leave an inheritance for my kids

You worked hard to accumulate your retirement nest egg and you want to make sure you have something left to pass on to your children and grandchildren. But if your plan is to let Medicaid pay your nursing home costs, you need to realize you may have to "spend down" your assets in order to meet state and federal eligibility guidelines.

A long-term care insurance policy may help you preserve your estate for your children and grandchildren.

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7 I know it's the smart thing to do

The concept of long-term care insurance isn't that different from other types of insurance. A policy provides money to help pay the bills if something happens. After all, you have homeowners insurance to protect you in the event of a fire or storm, automobile insurance to protect you if you're involved in an accident and life insurance to protect your family if you die too soon.

Why not purchase a long-term care insurance policy to help protect your life savings should you need home health care, assisted living or nursing home care?

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Seven Reasons People Buy

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1 ONE REASON they don't...

Many people have the perception that long-term care insurance is more expensive than it really is, and they're surprised to find it's a reasonably priced way to help protect their life savings. Mutual of Omaha also offers several premium allowances that may make the coverage even more affordable.

So, if you think you can't afford long-term care insurance, you need to ask yourself if you can afford to pay for the care you may need someday without depleting your retirement savings or having to sell assets, such as your home. If your answer is no, the question becomes, "Can you afford not to have a long-term care insurance policy?"

Find out how affordable a long-term care insurance policy can be.

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Projecting Future Costs

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Want to know how much long-term care services are projected to cost when you're likely to need care?

[Get Started](#)

Note: Includes audio. Please make sure your volume is on.



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Projecting Future Costs

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What's your plan for the future?

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What will that care cost?

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We'll show you.

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Projecting Future Costs

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Enter your information

Current Age

35

State

New Hampshire

[Calculate](#)



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Projecting Future Costs

Enter your information

Current Age

State

Nebraska

City

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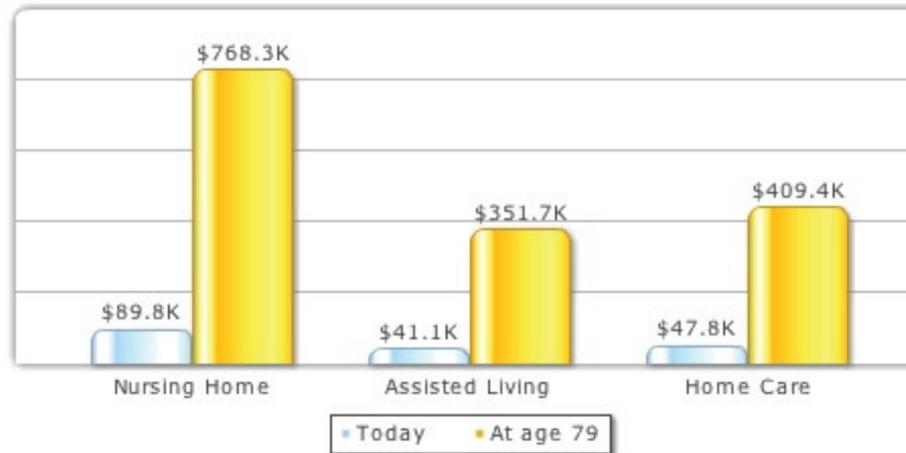
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Projecting Future Costs

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Annual Cost of Long-Term Care Services

Current Cost vs Future Cost



Projected total expense are based on

Your current age: **35**

Your location: **NH**

The average age people begin needing care: **[79]**¹

Annual inflation rate: **5%**

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¹ American Association for Long-Term Care Insurance, "The [2008] Sourcebook for Long-Term Care Information," [pg.26]

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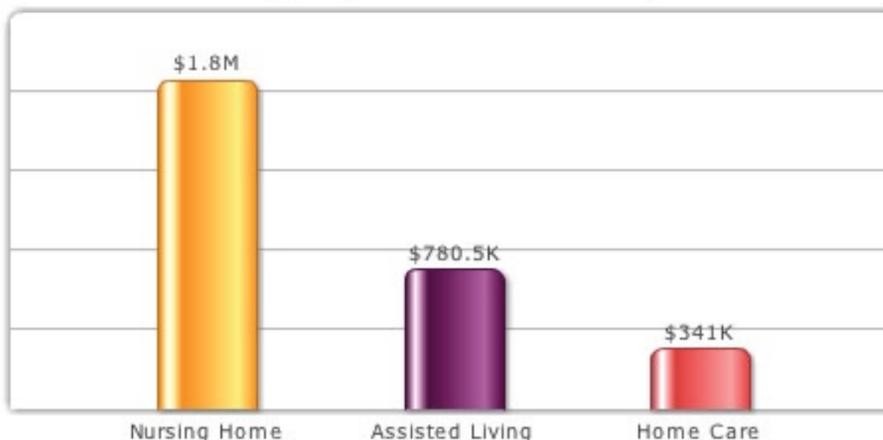
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Projecting Future Costs

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Projected Total Expense for Long-Term Care Services

Average Length of Service Needed at Age 79



Projected total expense are based on

Your current age: 35

Your location: NH

Average length of long-term care services: ²

Nursing home: [30 months]

Assisted living: [27 months]

Home care: [10 months]

Annual inflation rate: 5%

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² American Association for Long-Term Care Insurance, "The [2008] Sourcebook for Long-Term Care Information," [pgs. 14, 16, 18 and 26]

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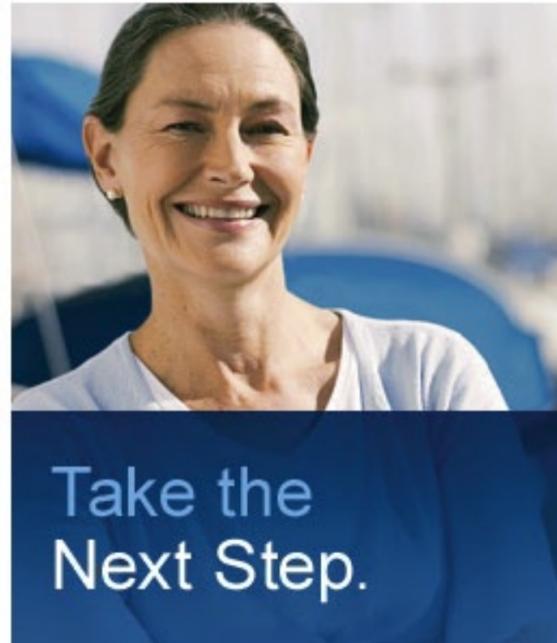
Plan

- Cost of Care
- Projecting Future Costs
- Planning Guide
- Planning Checklists
- Why Choose Us?
- Get a Quote

Print E-mail Share

Projecting Future Costs

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.



Ask to have a Mutual of Omaha insurance agent contact you to:

- > review your situation
- > explain your options
- > plan a strategy that meets your needs

Replay

If you have questions and would like to schedule an appointment, call toll free

(800) 896-5988

or

Connect with an Agent

Long-Term Care Insurance

New Hampshire

(800) 896-5988 or

[Connect with an Agent](#)

Learn

- [One Family's Story](#)
- [Test Your Long-Term Care IQ](#)
- [The Basics of Long-Term Care](#)
- [Glossary](#)
- [State Resources](#)
- [Learn about Long-Term Care Insurance](#)
- [Policy Benefits](#)
- [Seven Reasons People Buy](#)

Plan

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- [Planning Guide](#)
- [Planning Checklists](#)
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Planning Guide

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The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Why Plan for Long-Term Care?

It just makes good sense to plan ahead. When the need for long-term care arises, having a plan in place may help you:

- > Avoid relying on your family
- > Ensure critical decisions remain yours
- > Protect your assets and your lifestyle

This planning guide is designed to get you thinking about long-term care issues so you can develop a plan that addresses your concerns.

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< Why Plan?

[Avoid Relying on Your Family](#)

[Ensure Critical Decisions Remain Yours](#)

[Protect Your Assets and Your Lifestyle](#)

[What's Next?](#)

If you have questions and would like to schedule an appointment, call toll free

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[Connect with an Agent](#)

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Plan

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Planning Guide

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The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Do you want to help avoid relying on your family?

Check all that apply:

- I don't want my family to have to take care of me.
- I want to maintain my independence.
- I don't want my family to worry about my care.
- I want to spend my retirement years enjoying my family.

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Why Plan?

< [Avoid Relying on Your Family](#)

[Ensure Critical Decisions Remain Yours](#)

[Protect Your Assets and Your Lifestyle](#)

[What's Next?](#)

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Planning Guide

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Do you want to help ensure critical decisions remain yours to make?

Check all that apply:

- I want to remain at home where I belong.
- I don't want my family to have to make decisions for me.
- I want to control the kind of care I receive.
- I don't want to go to a nursing home.

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If you have questions and would like to schedule an appointment, call toll free **(800) 896-5988** or [Connect with an Agent](#)

Long-Term Care Insurance

New Hampshire

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- [Get a Quote](#)

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Planning Guide

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Do you want to help protect your assets and your lifestyle?

Check all that apply:

- I want to maintain my current lifestyle.
- I want to be able to do all the things I planned to do in retirement.
- I don't want to spend my life savings on long-term care services.
- I want to leave an estate to my family.

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[Protect Your Assets and Your Lifestyle](#)

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If you have questions and would like to schedule an appointment, call toll free

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Long-Term Care Insurance

New Hampshire

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Planning Guide

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The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Congratulations! You've taken an important first step.

Now it's time to develop your policy.

A Mutual of Omaha insurance agent can help!

Ask to have an agent in your area contact you to review your situation, discuss your concerns, explore your options and develop a policy that's right for you.

- [Why Plan?](#)
- [Avoid Relying on Your Family](#)
- [Ensure Critical Decisions Remain Yours](#)
- [Protect Your Assets and Your Lifestyle](#)

< [What's Next?](#)

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Long-Term Care Insurance

New Hampshire

(800) 896-5988 or

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Learn

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- [State Resources](#)
- [Learn about Long-Term Care Insurance](#)
- [Policy Benefits](#)
 - [Premium Allowances](#)
 - [How Our Policy Works](#)
 - [How an Insurance Agent Can Help](#)
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Premium Allowances

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Mutual of Omaha offers a variety of premium allowances to help you save money on your long-term care insurance premium. And, we give you all the savings you are eligible to receive.

- > **Spouse**
Premium allowance if both spouses purchase a Mutual of Omaha long-term care insurance policy
- > **Preferred**
Premium allowance for being in good health
- > **Married**
Premium allowance for a married individual whose spouse does not purchase a Mutual of Omaha long-term care insurance policy
- > **Two-person household**
Premium allowance when two adults living in the same household (not spouses) purchase Mutual of Omaha long-term care insurance policies
- > **Association group**
Premium allowance for members of qualifying association groups
- > **Medicare Supplement**
Premium allowance for people who own a Medicare Supplement policy from Mutual of Omaha or an affiliate company

All premium allowances shown may not be available in all states.

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Want a Quote?

It's fast and easy! Get instant results with no cost or obligation.

[Get a Quote](#)

To schedule an appointment, call toll free

(800) 896-5988 or

Connect with an Agent

First Name Last Name

Address

City

New Hampshire ZIP

- -

E-mail

What is your age?

65

Current customer?

yes no

Best time to Connect

1 : 00 PM

Comments or questions?

This is a solicitation of insurance. By submitting this form, you are requesting an insurance agent to contact you by telephone.

[Get Connected](#)



Long-Term Care Insurance

New Hampshire

(800) 896-5988 or

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Learn

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Why Choose Us for Long-Term Care Insurance?

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

When you're considering a long-term care insurance policy, it's important to look for a company that is committed to the long-term care market. Mutual of Omaha has been selling long-term care insurance since 1987.

It's also important to look for a company that is stable and financially sound. Mutual of Omaha has been in the insurance industry since 1909. And our strength and financial stability are confirmed by continually high ratings from leading industry-rating organizations.

Our Industry Ratings

Rating Company	Mutual of Omaha Insurance Company
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

[Ratings as of Wednesday, June 9, 2010]

Want a Quote?

It's fast and easy! Get instant results with no cost or obligation.

[Get a Quote](#)

To schedule an appointment, call toll free

(800) 896-5988
or

Connect with an Agent

First Name
 Last Name
 Address
 City
 New Hampshire ZIP
 - -
 E-mail

What is your age?
 65

Current customer?
 yes no

Best time to Connect
 1 : 00 PM

Comments or questions?

This is a solicitation of insurance. By submitting this form, you are requesting an insurance agent to contact you by telephone.

[Get Connected](#)



Long-Term Care Insurance

New Hampshire

(800) 896-5988 or

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Learn

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How a Mutual of Omaha Insurance Agent Can Help

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The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Here's what your insurance agent will do:

1. **Determine if long-term care insurance is right for you**
Your Mutual of Omaha insurance agent will ask questions about your lifestyle, your health, your assets and your plans for the future. All to help determine whether a long-term care insurance policy is appropriate for you.
2. **Help you select a policy that meets your needs**
There are lots of decisions to make when purchasing a long-term care insurance policy. Your Mutual of Omaha insurance agent can help you understand your options and select those that are appropriate for you.
3. **Complete the insurance application with you**
Once you've selected a long-term care insurance policy, your Mutual of Omaha insurance agent will carefully go over the application and complete it with you. You'll be asked for your signature and a check to pay the first premium.
4. **Prepare you for the personal health interview**
Your personal health interview may be a telephone call or a visit to your home. Your Mutual of Omaha insurance agent will explain the process and help you prepare by compiling a list of your doctor's names and any medications you take.
5. **Make sure you understand your policy**
When your Mutual of Omaha insurance agent delivers your policy, he or she will answer any questions you may have. You then will have 30 days to review your policy and return it if you decide long-term care insurance isn't right for you.
6. **Provide guidance when the need for long-term care arises**
Your Mutual of Omaha insurance agent can help you gather information about your need for long-term care services and refer you to an experienced case manager who will develop your personalized plan of care.

Want a Quote?

It's fast and easy! Get instant results with no cost or obligation.

[Get a Quote](#)

To schedule an appointment, call toll free

(800) 896-5988
or

Connect with an Agent

First Name Last Name

Address

City

New Hampshire ZIP

- -

E-mail

What is your age?

65

Current customer?

yes no

Best time to Connect

1 : 00 PM

Comments or questions?

This is a solicitation of insurance. By submitting this form, you are requesting an insurance agent to contact you by telephone.

[Get Connected](#)

SERFF Tracking Number: MUTM-126693150 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 46058
Company Tracking Number: SHELLY KAIPUST
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - AFN40102-8
Project Name/Number: Long Term Care Advertising/AFN40102-8

Supporting Document Schedules

	Item Status:	Status
		Date:
Satisfied - Item:	Memorandum of Variability	
Comments:		
Attachments:		
VM-AFN40102-8.pdf		
VM-AFN40102-9.pdf		
VM-AFN40102-10.pdf		
VM-AFN40102-13.pdf		
VM-AFN40102-15.pdf		
VM-AFN40102-17.pdf		
VM-AFN40102-20.pdf		
VM-AFN40102-22.pdf		
VM-AFN40102-93.pdf		
VM-AFN40102-94.pdf		
VM-AFN40102-95.pdf		
VM-AFN40102-14.pdf		

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-8

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top of form and in the Connect with an agent box, [800-896-5988]**

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-9

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top of form, [800-896-5988]**

**Answer to Question 4 [\$64,605], [\$33,756],
[\$19 per hour], [\$18 per hour], Source: Care
Scout Long-Term Care Cost-of-Care
Survey, [2008]**

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

This information will update as we receive new information from future surveys.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-10

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top of form, [800-896-5988]**

**Under the ‘What does it cost’ section, all of the monthly rates under the national average costs and the rates under projected costs for today, 5 yrs, 10 yrs and 20yrs.
Source: Long-Term Care Cost-of-Care Survey conducted by Care Scout, [2008]**

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

These rates will update as we receive new information from surveys.

The year is variable so it can be changed as information is updated.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-13

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top and bottom of form, [800-896-5988]**

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-15

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top of form and in the Connect with an agent box, [800-896-5988]**

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-17

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]

Top of form, [800-896-5988]

Bottom of form, [800-896-5988]

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

Phone number is variable just as a precaution in case we have to change it in the future.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-20

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top of form, [800-896-5988]**

Under Projected total expense are based on, the average age people begin needing care: [79]

Under Projected total expense are based on, Average length of long-term care services, Nursing home: [30 months], Assisted living: [27 months], Home care: [10 months]

Bottom of form, American Association of Long-Term Care Insurance, "The [2008] Sourcebook for Long-Term Care Information," [pg 26.]

Bottom of form, American Association of Long-Term Care Insurance, "The [2008] Sourcebook for Long-Term Care Information," [pgs 14, 16, 18 and 26.]

Bottom of form, [800-896-5988]

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

This number is variable based on information gathered from surveys.

These numbers are variable based on information gathered from surveys.

The year and the page numbers will be updated when the book is updated annually.

The year and the page numbers will be updated when the book is updated annually.

Phone number is variable just as a precaution in case we have to change it in the future.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-22

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]

Top of form, [800-896-5988]

Bottom of form, [800-896-5988]

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

Phone number is variable just as a precaution in case we have to change it in the future.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-93

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top of form and in the Connect with an agent box, [800-896-5988]**

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-94

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top of form and in the Connect with an agent box, [800-896-5988]**

**Middle of page, ratings for AM Best, Moody's and Standard & Poor's
[Ratings as of Wednesday, June 9 2010]**

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

This is variable so we are able to update this information as it changes.

This will update as any new information is provided to us.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-95

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top of form and in the Connect with an agent box, [800-896-5988]**

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40102-14

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

**Top of form, [The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.]
Top of form and in the Connect with an agent box, [800-896-5988]**

Explanation

This variable will be used in NH only due to their state regulation requiring this language to be on all marketing material.

Phone number is variable just as a precaution in case we have to change it in the future.