

7 Reasons why MutualCare Custom Solutions is the LTCi Product to Sell

1

The Company Behind the promise. There is no stronger consumer brand in the insurance industry than Mutual of Omaha.

2

40% Cash Benefit. A cash benefit is a must have if you want a policy that will adapt to our rapidly changing world and be flexible enough to cover ANYTHING. Cash is a must-have in a good long term care policy.

3

Value. The combination of a partial cash benefit along with full reimbursement benefits allows the product to be offered at a rate comparable in price to non-cash plans. When it comes to value though with 40% cash built-in there is no question about the superior value of the Mutual Custom Solutions product.

4

Inflation Options from 1% - 5% in quarter-point increments. Did you know that for every one point reduction in inflation percentage, there is a 26% savings in premium? That means every ¼ point reduction is worth 6.5%, which is why it is worth offering. Think about it, if you have a couple looking at a combined \$5,000 in premium, tweaking the inflation down a ¼ point will save \$325!! That's what a quarter point does. It helps you find the right plan for the budget. Here's something else to think about - a \$150,000 plan with just 1% inflation plan will grow to \$200,000 in 30 years - that's not a bad story to tell a 55 year old with limited financial means.

5

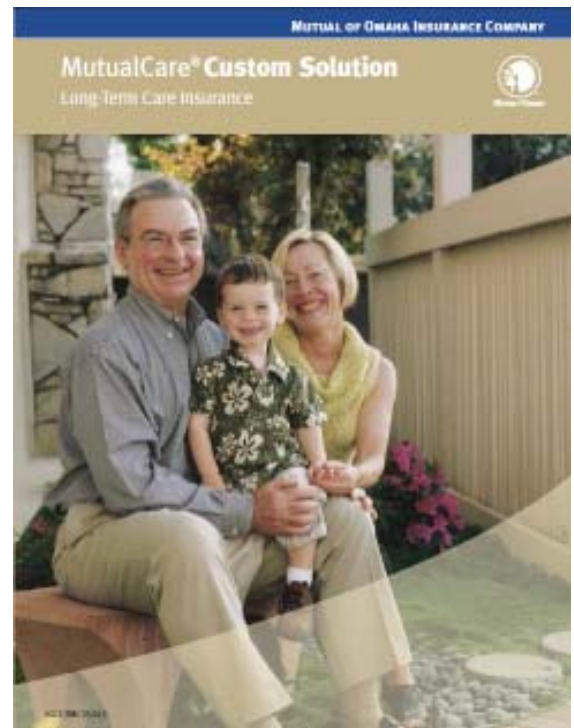
Inflation Caps for even more Price Flexibility. In addition to the standard option of having inflation benefits grow for life, for even more price flexibility the Custom product offers 3 "capped options" - 20 year, 15 year and 10 year. Looking for a way to shave significant premiums on a 65 year old, why not sell a 20 year or 15 year capped option?

6

Guaranteed Upgrade Option. With any inflation option less than 5%, even with the 10, 15 and 20 year caps, the insured can increase their inflation choice WITHOUT EVIDENCE OF INSURABILITY. They can change it once per year, as many times as they want, not to exceed 5% total. This allows your clients to buy less now with peace of mind in knowing they can adjust things in the future. This option is there for 20 years or age 75, whichever is first. Is there another company out there who will do this? No.

7

Quote Software. The Mutual of Omaha quote software, developed by AIM, is the most user-friendly quoting tool in the industry. Many agents literally put it in front of their prospects and let them help design their own plan. It's that good! Download it at www.whyaim.com/software and see for yourself.



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