

Restoration of Benefits Eases Clients' Concerns

Prospect Profile

- Steven and Amanda, age 45

Situation

- Steven and Amanda know the need for long-term care services can arise at any age. Steven's brother was injured in an automobile accident at age 50 and required home care and rehabilitation services for several months
- Steven and Amanda want to make sure the long-term care policy they purchase will pay for services they may need when they are younger yet still provide funds for home health care or nursing home care when they are older

Solution

- Mutual of Omaha's restoration of benefits feature allows Steven and Amanda to use the long-term care services they need, when they need them
- Then, once they have been claim free for 180 days and are able to perform the activities of daily living without assistance, the policy lifetime maximum benefit amount is fully restored
- For example, if Steven's policy lifetime maximum benefit amount is \$182,000 and he uses \$82,000 in benefits to recover from knee surgery, he's left with a pool of \$100,000 for his future long-term care needs. But after six months off claim, the lifetime maximum benefit amount of Steven's policy is automatically restored to the full \$182,000. And this can occur an unlimited number of times throughout the life of the policy



Restoration of Benefits Gives You a Competitive Advantage!

- Mutual of Omaha's restoration of benefits feature is built into the policy at no extra cost; many other carriers offer it as a rider at an additional expense
- Mutual of Omaha permits the restoration process to occur an unlimited number of times during the life of the policy; some other carriers restrict the restoration process to once per lifetime
- The restoration of benefits feature allows you to address the needs of younger clients who know they may need help recovering from an illness or injury, yet are concerned that using their long-term care benefits in this manner could leave them with insufficient funds to pay for home health care or nursing home care down the road



For producer use only. Not for use with the general public.

See How Mutual of Omaha's Restoration of Benefits Feature Stacks Up to the Competition

Mutual of Omaha LTC I and LTC II	<ul style="list-style-type: none"> • Included in the policy at no additional cost • Allows restoration of benefits to occur an unlimited number of times
GenWorth Privileged Choice	<ul style="list-style-type: none"> • Offered as an added-cost rider
John Hancock Custom Care II	<ul style="list-style-type: none"> • Offered as an added-cost rider • Limits restoration of benefits to one time
MetLife VIP2-Ideal	<ul style="list-style-type: none"> • Offered as an added-cost rider
Prudential LTC3	<ul style="list-style-type: none"> • Included in the policy at no additional cost • Limits restoration of benefits to one time

Based on the most current product information available as of August 2005. Products may vary by state and are subject to change at any time.