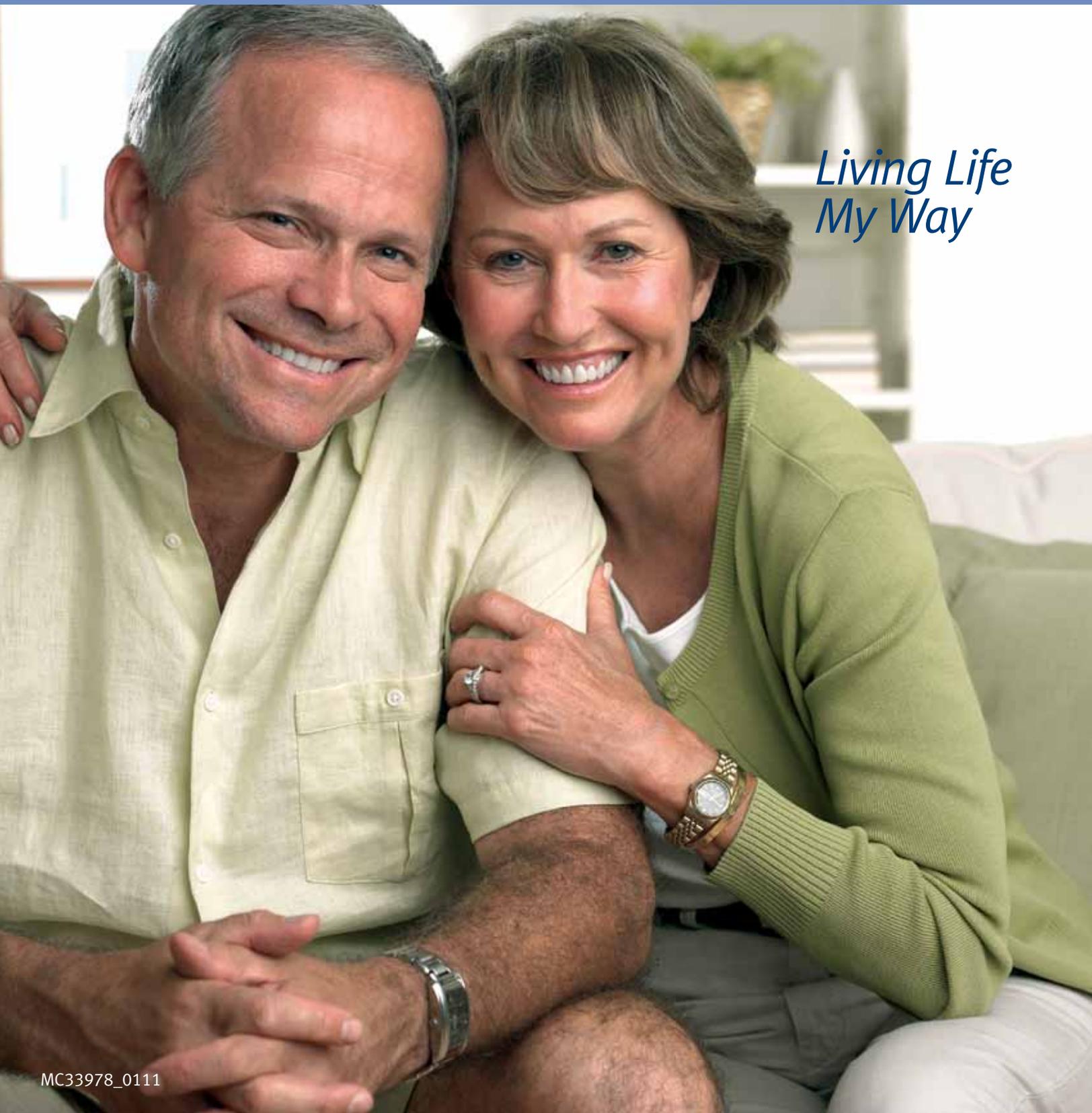


Mutual Care[®] Plus

Long-Term Care Insurance



*Living Life
My Way*



Your Life ... Your Way

You've always done things your way. Forged your own path. Never been one to follow along with the crowd. And that's exactly how you plan to keep living your life. You're young, healthy and active, and you're doing everything you can to stay that way. Sure, you may need a little help someday, but it's going to be on your own terms.



There's No Place Like Home

Did you know a long-term care insurance policy actually may help keep you out of a nursing home? That's because long-term care insurance allows you to get the care you need right in your own home.

Home Care Benefits

Your long-term care insurance policy provides a variety of benefits that can help you remain at home, including personal care services to assist you with the activities of daily living, homemaker services to help with grocery shopping, meal preparation and housekeeping and professional services of a registered nurse, home health aid or therapist. Your policy also pays benefits for adult day-care services.

Care Coordinator Services

Your policy offers the optional services of a care coordinator – a licensed health care professional who can assess your needs, develop an individualized plan of care and help you arrange for long-term care services. There's no elimination period, which means you have immediate access to a care coordinator. And while the use of a care coordinator is not required, some policy benefits are available only when a care coordinator is used.

Other Stay-at-Home Benefits

Your policy also will pay benefits for stay-at-home services when recommended by your care coordinator. These services include:

- Payment for a family member or friend to become trained to care for you
- Special equipment, such as a hospital-style bed, walker, wheelchair or respirator
- Home modifications to enhance your ability to perform the activities of daily living and remain safely at home
- Rental and installation of a medical alert system



What if You Need More Care?

You certainly don't want to leave your home. But if you need more care, your long-term care insurance policy has you covered. Your policy also provides benefits for assisted living, nursing home and hospice care. The policy even will pay to keep a bed available for you in your assisted living facility or nursing home if you need to be hospitalized. It also provides for a care coordinator to conduct an annual assessment of the safety and adequacy of your facility and provide a written report to you and/or your family members.

When Can You Receive Benefits?

You're eligible to receive benefits under your long-term care insurance policy if your licensed health care practitioner determines you're chronically ill and need help with the activities of daily living. You're also eligible for benefits if your licensed health care practitioner determines you need continual supervision due to a severe cognitive impairment.

How are Benefits Paid?

After you satisfy the elimination period (the waiting period before benefits begin), your policy will pay benefits for the long-term care expenses you incur

each month – up to the maximum monthly benefit amount you select. Your policy will continue to pay for incurred expenses until the maximum lifetime benefit of the policy is reached.

Additional Features of Your Policy

Your Mutual of Omaha long-term care insurance policy offers all the following benefits:

Cash Benefit

There are times when it would be helpful to receive your long-term care benefit up-front in cash, rather than receiving a benefit for actual long-term care expenses you incur. Maybe you need to pay travel expenses so a child can visit and provide care or you'd like to hire services not covered under your policy. This benefit gives you that option. When you elect the monthly cash benefit, you'll receive 35 percent of your policy's home health care maximum monthly benefit. The cash can be used for any costs associated with your long-term care expenses. And no elimination period to satisfy, so you can have cash available the first day you become eligible for long-term care benefits.

Alternate Care Benefit

Standards for care may change in the years to come. Services not available today may be commonplace in the future. A Mutual Care Plus long-term care insurance policy contains a provision to pay benefits for alternate services or treatments not otherwise covered by the policy, as long as they are recommended by a care coordinator.

Waiver of Premium Benefit

If you're receiving long-term care services, you don't have to pay premiums. A Mutual Care Plus long-term care insurance policy contains a provision that no premium is due while you receive covered long-term care services.

International Travel Benefit

There's no need to worry when you travel. If you need long-term care services outside the United States, Canada or the United Kingdom, your policy will pay benefits.

Respite Care Benefit

Being a caregiver can be stressful. So when your regular unpaid caregiver needs a break, your policy will pay for the temporary services of another person or facility to provide care for you.

Tax-Qualified Coverage*

A Mutual Care Plus long-term care insurance policy is intended to be tax-qualified and the benefits you receive tax-free.

30 Days to Examine Your Policy

We give you 30 days from the time you receive your policy to look it over carefully. If you decide it's not for you, you can return it to us for a full refund of any premium you paid.

How to Save on Your Premium

Mutual of Omaha offers a variety of premium allowances to help you save money. And best of all, we give you all the savings that apply. You may qualify for one or more of the following:

- **Spouse** – 35% savings if you and your spouse both purchase long-term care insurance policies from Mutual of Omaha
- **Preferred** – 15% savings for being in good health
- **Married** – 15% savings if you are married, but your spouse does not purchase a long-term care insurance policy
- **Two-Person Household** – 10% savings if both you and another adult living in your household (not your spouse) purchase long-term care insurance policies from Mutual of Omaha
- **Association Group** – 5% savings if you're a member of a qualifying association group
- **Medicare Supplement** – 5% savings if you own a Medicare supplement insurance policy from Mutual of Omaha or an affiliate company

Long-Term Care Insurance Your Way

When it comes to purchasing a long-term care insurance policy, we give you choices.

Whether it's one of our easy packages of benefits or a policy you build yourself, we believe you should be able to purchase long-term care insurance your way.



*Internal Revenue Code Section 7702B

Mutual Care® 3 & 5

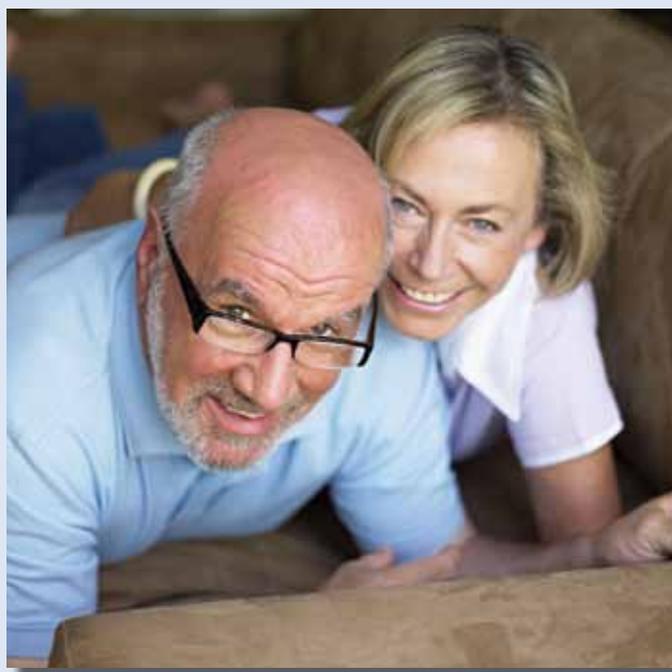
If you're looking for an easy way to buy long-term care insurance, this is it. Mutual Care® 3 and Mutual Care® 5 are pre-packaged policy options that contain the long-term care benefits our customers purchase most often. And that means you get the essential coverage you need without a lot of extras you may not use.

	Mutual Care® 3	Mutual Care® 5
Benefit period	3 years	5 years
Maximum monthly benefit	\$3,000 - \$15,000 (in \$500 increments) \$ _____	\$3,000 - \$15,000 (in \$500 increments) \$ _____
Cash benefit amount	35% of home health care maximum monthly benefit	35% of home health care maximum monthly benefit
Elimination period	90 calendar days	90 calendar days
Inflation protection	Lifetime 3% compound annually	20-year 5% compounded annually
Maximum lifetime benefit calculation	Multiply the maximum monthly benefit amount you select times 36 months (3 years of benefits) \$ _____	Multiply the maximum monthly benefit amount you select times 60 months (5 years of benefits) \$ _____

Mutual Care® 3 & 5 Optional Benefits**

Spouse Shared Care Benefit – You and your spouse share everything else, why not share long-term care benefits? If you run out of coverage but still need care, you can access benefits under your spouse's policy. And, if either spouse dies while both policies are in force, the surviving spouse receives the deceased spouse's remaining maximum lifetime benefit amount with no effect on premium.

Non-Forfeiture Shortened Benefit Period – This optional feature allows for your coverage to continue on a reduced basis in the event you stop paying premiums.



**Additional premium may be required

Mutual Care® My Way

If you'd rather build your own long-term care insurance policy from the ground up, you can do that, too. Mutual Care® My Way allows you to choose the long-term care benefits that best meet your own unique needs.

	Mutual Care® My Way		
Benefit period	2 years 3 years 4 years 5 years 6 years 8 years		
Maximum monthly benefit	\$1,500 to \$15,000 (in \$500 increments)		
Monthly benefit options (percentage of maximum monthly benefit)	Home care 100% 75% 50%	Assisted living 100% 75% 50%	Nursing home 100%
Cash benefit amount	35% of home health care maximum monthly benefit		
Elimination period	0 calendar days 30 calendar days 60 calendar days 90 calendar days 180 calendar days 365 calendar days		
Inflation protection	Lifetime (5% compounded annually) Lifetime (4% compounded annually) Lifetime (3% compounded annually) Lifetime (5% simple) 20-year (5% compounded annually) No inflation protection (includes option to purchase at a later date)		
Maximum lifetime benefit	Multiply the maximum monthly benefit amount you select times the benefit period you select (the number of months of benefits) \$ _____		



Mutual Care® My Way Optional Benefits**

Spouse Shared Care Benefit – You and your spouse share everything else, why not share long-term care benefits? If you run out of coverage but still need care, you can access benefits under your spouse's policy. And, if either spouse dies while both policies are in force, the surviving spouse receives the deceased spouse's remaining maximum lifetime benefit amount with no effect on premium.

Spouse Security Benefit – If your spouse doesn't have long-term care insurance, here's how you can help ensure he or she is cared for while you receive long-term care services. The Spouse Security Benefit pays an additional 60 percent of your policy's maximum monthly benefit each month you're eligible for covered long-term care services. And that money can be used to provide care and living expenses for your uninsured spouse. (Note: This benefit is not available when you receive the monthly cash benefit.)

Spouse Waiver of Premium – If you or your spouse are receiving long-term care services, the premiums on both policies will be waived.

Spouse Survivorship Benefit – If one spouse dies after both policies have been in force for 10 years, no further premium will be due from the surviving spouse for the remainder of his or her lifetime.

Waiver of Elimination Period for Home Health

Care – The elimination period (waiting period) will be waived, which means you'll have access to home care benefits on day one.

Additional Benefit for Injury – If you sustain an injury that requires long-term care services prior to age 65, your policy will pay your incurred expenses for home care, assisted living or nursing home care plus an additional benefit for other expenses related to your injury, up to the maximum monthly benefit of your policy.

Restoration of Benefits – If you no longer need long-term care services for 180 consecutive days, the maximum lifetime benefit of your policy will be restored.

Return of Premium Benefits – You have a choice of benefits that can refund the premium to your heirs upon your death. These include full return of premium, return of premium less any claims that were paid and return of premium less claims paid if death occurs before age 65.

Non-Forfeiture Shortened Benefit Period – Your coverage will continue on a reduced basis in the event you stop paying premiums.

See What Long-Term Care Insurance Can Do for You

A long-term care insurance policy can help you receive the care you need in your home, where you're most comfortable. And because it pays benefits for the services you need, your kids may not have to become your caregivers. Long-term care insurance allows you to make your own decisions about what's best for you. It can help you protect your retirement savings so you're able to do all the things you want to do and still have something left to leave your kids. With a little planning now, a long-term care insurance policy can help you continue to live life your way!

The Company that's Right for You

When you're considering a long-term care insurance policy, it's important to select a company that's stable and financially sound. Mutual of Omaha has a long history in the insurance industry – we've been paying claims to customers since 1909. In addition, we continually earn high marks from leading industry rating organizations. So, when you're looking for a company that's right for you, consider this: Mutual of Omaha's longevity, financial strength and experience helping people plan for their long-term care needs means you can count on us to be here when you need us.

**Additional premium may be required



Long-Term Care Insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175-0001

mutualofomaha.com

Please Read Your Policy Carefully

This is a brief description of some of the facts about a long-term care insurance policy. A Shopper's Guide to Long-Term Care Insurance and outline of coverage are provided to give you additional information. The policy and outline of coverage contain complete details of the benefits, exceptions and limitations of the policy and set forth in detail the rights and obligations of both you and Mutual of Omaha Insurance Company.

MUTUAL of OMAHA'S
WILD KINGDOM



This is a solicitation of insurance. Policy forms LTC09M, LTC09M-AG or state equivalent. In NC: LTC09M-NC, LTC09M-AG-NC; in OR: LTC09M-OR, LTC09M-AG-OR; in PA: LTC09M-PA, LTC09M-AG-PA; in WA: LTC09M-WA, LTC09M-AG-WA. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. You may be contacted by telephone by an insurance agent (in WA: producer).