

# We'll be here to pay your claims.

That's our promise to you.

When the need for long-term care services arises, our policyholders can count on us. They know their long-term care insurance policy will help them pay for covered services. They also know our claims representatives are here to guide them every step of the way.



## Claims Paid

We sold our first long-term care insurance policy back in 1987. Since then, we've paid benefits to help people get the long-term care services they need. This includes:

- Over \$1.1 billion in benefits paid since 1987
- Over \$10 million paid every month
- Over \$2 billion under management to ensure future claim payments



## Who Needs Care

According to the U.S. Department of Health and Human Services, most people turning age 65 will need long-term care services at some point in their lives.\* Our claims data shows that women receive more care than men.

- Women - 69%
- Men - 31%
- Average age when a claim begins - 78



## Where Care is Given

Most people receive long-term care services at home. Mutual of Omaha's long-term care insurance policies pay benefits to policyholders for care they receive in whatever setting is right for them, including:

- At home - 52%
- In an assisted living facility - 26%
- In a nursing home - 22%



## Why People Need Care

Chronic conditions make people more likely to need long-term care services. The most common conditions for which we pay long-term care claims include:

- Dementia
- Heart disease
- Arthritis

*Data based on Mutual of Omaha's internal claims data, 2019, unless otherwise noted.*

Most people who purchase a long-term care insurance policy hope they'll never need to use it. But when they do, they can be confident we'll be here to pay their claims.

## Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

[MutualofOmaha.com](http://MutualofOmaha.com)

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000. Policy form: ICC13-LTC13. This policy has exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. Premiums will vary depending on the benefits selected. Premium rates may increase. A medical exam may be required for coverage. For costs and complete details of coverage, call your agent/producer or write to the company. The insurance provided will be individual coverage, not group coverage.

Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

**This is a solicitation of insurance. An insurance agent/producer may contact you by telephone to provide additional information.**