

RETURN OF PREMIUM

It's like a money-back
guarantee for your long-
term care insurance policy.



A long-term care insurance policy can help you maintain your independence and stay at home longer should you need long-term care services. However, there is no way to know for certain if you will end up needing this type of care. If you are fortunate and don't end up using your policy, your beneficiaries could receive the money you paid in premiums. That's a win-win.

Will you need long-term care insurance?

The reality is that most people in the United States will eventually need some form of long-term care, whether that's in a facility or at home. In fact, the U.S. Department of Health and Human Services says that at some point, about 60% of us will need help with things like getting dressed, driving to appointments or making meals.¹

The cost of that kind of care continues to go up all the time, so if you're in the majority of people who need care, you'll almost certainly need help paying for it. Long-term care insurance helps you pay for that care so that you don't have to spend your retirement savings on extended care. It also allows you to stay at home as long as possible while getting the care you need and maintaining your independence.

What if you DON'T need long-term care?

One of the most common concerns consumers have when it comes to long-term care insurance is they may pay premiums for a policy without ever using the benefits. That is a legitimate concern and why we offer optional return of premium riders. If you pass away while the policy is in force, your beneficiary receives the premium you've paid, minus any policy benefits you've received. It is really like a money back guarantee on your policy.

Mutual of Omaha Offers Three Return of Premium (ROP) Rider Options

ROP Benefit	How It Works	Available On
ROP at Death is Three Times the Initial Maximum Monthly Benefit Minus Claims Paid	Refunds no more than three times the initial maximum monthly benefit of the policy	MutualCare® Custom Solution, MutualCare® Secure Solution
ROP if Death Occurs Before Age 65 Minus Claims Paid	Refunds premium if the insured dies prior to their 65th birthday	MutualCare® Custom Solution
ROP at Death Minus Claims Paid	Refunds premium upon the death of the insured	MutualCare® Custom Solution

¹Source: U.S. Department of Health and Human Services, Administration for Community Living, "What is Long-Term Care (LTC) and Who Needs it?", January 2021. <https://acl.gov/ltc>



Underwritten by
Mutual of Omaha Insurance Company

Having a long-term care insurance policy from Mutual of Omaha really is a win-win.

If you're in the majority of people who end up needing care, your policy will help pay for that care and may also help relieve the financial burden your family members may feel. If you don't need care, your beneficiary will receive the money you've paid in premium, minus benefits paid, based on the Return of Premium rider attached to your policy.

It's a practical solution to the decision about whether to buy a long-term care insurance policy.

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.

This is a solicitation of insurance. You may be contacted by telephone by an insurance agent/producer.

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.