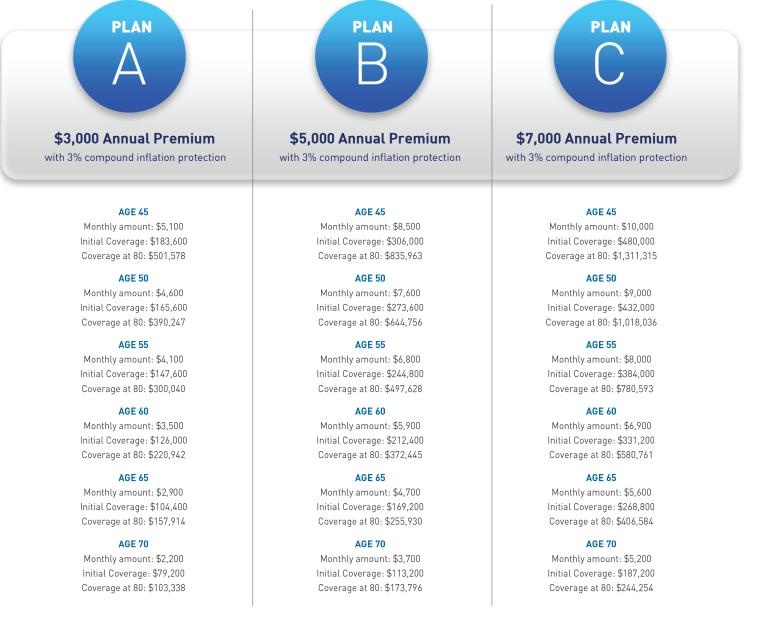
## A NEW APPROACH TO LONG-TERM CARE PLANNING



Advances are being made in medicine and people are living longer than ever before. This longer life expectancy increases the likelihood that long-term care will be required. Today, more than ever, longterm care insurance is a key component of any financial plan. **AFTER** years of sales support, conversations with advisors, and recent consumer research conducted by our carrier partners, we've learned that simplifying the long-term care insurance (LTCI) conversation is critical to your success. That means eliminating insurance language from your meetings and providing clients with less information to process.

When presenting LTCI solutions, we recommend that you suggest a single carrier and illustrate at different price-points. This allows your client to secure meaningful coverage at a price that best fits their budget.

## **COUPLES RATES**



Rates are for illustration purposes only. Assumptions used Mutual of Omaha LTC product, Illinois rates, select health. Includes combined premiums with couples discount. Other discount available - 15% preferred health. Gender rates will apply. For Advisor Use Only. 1/17 | LTC – 12317 v5