MUTUAL OF OMAHA INSURANCE COMPANY

MutualCare® *Solutions*

Long-Term Care Insurance

SALES & MARKETING GUIDE

M28380

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With You Every Step of the Way

From prospecting to policy delivery and every step in between...we provide sales and marketing materials that will lead you to the ultimate destination – an LTCi sale.

We help you:

1. Find people to talk to
2. Uncover the problem
3. Provide the solution
4. Complete the application
5. Deliver the policy

Our sales and marketing materials were created based on extensive market research conducted with LTCi buyers and non-buyers. Throw in an award winning creative team and you've got tools guaranteed to capture the attention of prospective clients and win you the sale.

Step 1: Find People to Talk To

In talking with people who didn't own LTCi, we learned many were intrigued. They understood why they might need a policy, and wondered why no one had approached them about it. That tells us people expect to be contacted by an insurance agent. Yet in a survey of LTCi policyholders, less than one in 100 said they first learned about LTCi from an agent.

The Typical Buyer

Based on a survey of our LTCi policyholders, we found the typical buyer to be:

- Female, Caucasian; age 55 to 64
- Married with adult children
- College educated
- Working in a white-collar profession; not yet retired
- Living in a metropolitan area
- A homeowner with 11 or more years in the current residence
- Affluent; upper middle class with a household income of $100,000 or more
- A "planner" who is interested in financial issues; owns life insurance and other conservative investment products
- Family oriented
- Familiar with LTC issues; knows someone (a family member or friend) who needed LTC services
- Research oriented; an online user; self-educated about LTCi
- Generally skeptical of financial advisors and insurance companies

Good Places to Find Prospective Clients

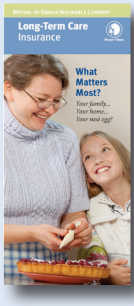
- **Current clients** – You already have a built-in pool of prospective clients. Just search your current client base for people who fit the profile of the typical LTCi buyer
- **Centers of influence** – Partner with accountants and attorneys in your area. This mutually beneficial arrangement allows them to recommend you to their clients. And in turn, you recommend these professionals to your clients who may need legal or accounting services
- **Civic organizations** – Join your local civic organizations and make yourself known to the members of your community. Offer your services as a speaker at an upcoming meeting
- **Associations** – Don't forget about the associations to which you belong. As members of the same association, you share an affinity with other members. Place ads in association newsletters and offer to speak to the membership on this important topic
- **Referrals** – Don't forget to ask everyone you talk to – family members, friends, neighbors, clients – if they know someone who could benefit from the service you provide

Marketing Tools

Our prospecting materials are designed to help you generate interest and find the right people to talk to.

Prospecting Letter
ICC13ML12128
or state equivalent

Use this letter to pique interest in LTCi and find interested individuals who are willing to meet with you.



Prospecting Self-Mailer
ICC13MRC35192
or state equivalent

Use this self-mailer to motivate people to contact you to learn more about LTCi.

TIP: The easiest place to start is with your own clients. These people already know you, trust you and value your recommendations. And that means they're the ones who will be most receptive to talking with you.

Step 2: Uncover the Problem

Before you can offer a solution, you need to know the problem. In other words, what's keeping your prospective clients up at night? Find out if they are most concerned about protecting:

Their Family

In a survey of LTCi policyholders, over half of the people we talked to said they bought a policy because they'd been a caregiver for someone with a chronic illness or disability. This experience left them determined not to let that happen to their family. The last thing they want is for their kids to have to take care of them.

Their Ability to Stay at Home

Many people equate long-term care with a nursing home. And that's someplace they simply don't want to end up. People who purchased LTCi told us they did so to ensure they'd have the option to receive care at home. And they felt this would allow them to maintain their personal dignity and independence.

Their Retirement Nest Egg

Let's face it. LTC services are expensive. And most people simply can't afford to pay for services out of their own pockets. Even if they have sufficient assets, those assets may not be easily accessible or they may be allocated for other things. Our policyholder survey revealed the primary reason people purchased an LTCi policy was to protect the assets they've worked a lifetime to accumulate.

Marketing Tools

We've developed needs-based materials specifically to help you uncover the problem and discuss the need for LTCi.

Needs Brochure
ICC13MC35186
or state equivalent

Use this brochure to begin the conversation and learn what matters most to your prospective clients.

Family Flyer
ICC13MC35187
or state equivalent

Use this flyer to follow up with people who are most concerned about protecting their family.

Home Flyer
ICC13MC35188
or state equivalent

Use this flyer to follow up with people who are most concerned about remaining in their home as long as possible.

Nest Egg Flyer
ICC13MC35189
or state equivalent

Use this flyer to follow up with people who are most concerned about protecting their retirement assets.

Consumer Presentation
ICC13AFN45756
or state equivalent

Use this short PowerPoint presentation to help explain the need for LTCi.

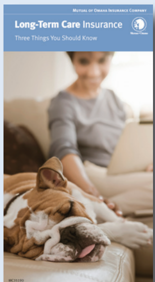
TIP: Don't jump to the solution without first uncovering the problem.

Step 3: Present the Solution

Now that you've identified the problem, it's time to show prospective clients how LTCi can help provide a solution. Our research revealed that most people don't know a lot about it. They want an agent who can provide the education they're looking for – not someone who simply wants to sell them a policy. But education doesn't mean they want to be deluged with policy details and product features. Instead, they want to know how an LTCi policy will help solve their problem and be assured they're making the right decision.

Marketing Tools

Our educational materials were carefully developed to provide the explanation people want and need. These pieces show how LTCi works and describe product features so your clients can select an appropriate policy – with your help, of course.

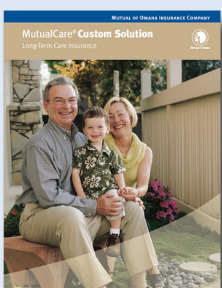


Educational Brochure
ICC13MC35190
or state equivalent

Use this brochure to educate prospective clients on how an LTCi policy works.

Product Brochure – Secure Solution
ICC13MC35242
or state equivalent

Use this brochure to provide details of the MutualCare® Secure Solution product and help prospects make appropriate policy selections.



Product Brochure – Custom Solution
ICC13MC35243
or state equivalent

Use this brochure to provide details of the MutualCare® Custom Solution product and help prospects make appropriate policy selections.

TIP: Most people think LTCi is confusing. So spend time educating prospective clients on how it may be a solution to their problem.

Step 4: Complete the Application

Once your prospective client understands how an LTCi policy will help solve his or her problem and has made the decision to buy, it's time to start the application process.

Field Underwriting

The MutualCare® Solutions Product & Underwriting Guide (M28379) contains information to help you determine whether or not your clients may be insurable. Familiarizing yourself with this information will allow you to do a thorough job of field underwriting.

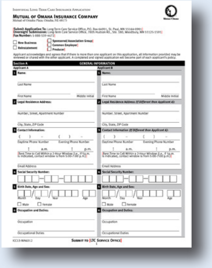
- Eligibility guidelines
- Build chart
- Uninsurable health conditions and associated medications
- Medical impairments

Tips for Completing the Application

- Use the correct application and forms. Remember you must use the application for the client's state of residence
- Answer all questions and complete all necessary forms. If something doesn't apply, do not use N/A. Instead, write "no" or "none"
- If a question is answered in error, do not use white out. Instead, draw a single line through the error and have the applicant initial the correction
- Include a cover letter. The more you can tell us about the client, the greater the chance for a favorable underwriting outcome
- Indicate the best time to contact the applicant for the personal health interview
- Include your contact information so we can reach you if we have questions or need more information

Marketing Tools

Our point-of-sale materials are easy to use. The application and all required forms are located together in the app pack for the state you select. We also provide a handy flyer to help you explain the underwriting process so your clients know what to expect after they sign on the dotted line.



MutualCare® Solutions Application
ICC13MA6012
or state equivalent

Use this application for two applicants who are applying at the same time. Be sure it is completed accurately and thoroughly to reduce delays and ensure the policy can be issued as soon as possible.

Next Steps Brochure
M28399

Use this brochure to help clients understand what happens next. Walk them through the underwriting process and help them prepare for the health interview.

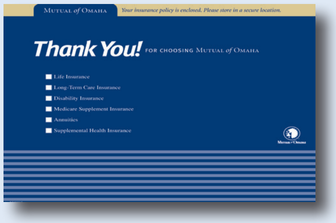
TIP: Don't forget to give every applicant the required Outline of Coverage and Shopper's Guide.

Step 5: Deliver the Policy

Delivering the policy helps you cement the sale and build long-term client relationships. Use this opportunity to remind your clients how an LTCi policy can help provide a solution to their problem.

Marketing Tools

Our policy delivery jacket is intended to allow you to put together a professional looking packet to leave with your new client.



Policy Jacket
M25567

Use this policy jacket to house all pertinent information, such as a cover letter, your business card and notes on how the policy fills the client's need.

TIP: Policy delivery is a perfect time to remind clients of the value you provide and ask for referrals.

How to Get Marketing Tools

We've created a variety of marketing tools – brochures, flyers, letters and more – to support your efforts through every step of the LTCi sales process. You can order the materials you need through your normal ordering channel.

Questions

If you have questions about steps in the sales process or any of the marketing tools available, contact your Sales Support team. They're available Monday through Friday from 7:30 a.m. to 5:30 p.m. (Central time).

sales.support@mutualofomaha.com.

Long-Term Care Insurance underwritten by:

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