

UNITED of OMAHA LIFE INSURANCE COMPANY
A MUTUAL of OMAHA COMPANY

ASSURED SOLUTIONS *Plus*SM



A TAX-QUALIFIED LONG-TERM CARE INSURANCE POLICY



PLANNING FOR TOMORROW'S NEEDS, TODAY

With the high cost of long-term care and the high likelihood of needing it, your decision to consider investing in a long-term care insurance policy is a wise one. Your **ASSURED SOLUTIONS Plus** policy grants you the freedom to choose what type of care you want and where you want to receive it. The policy is designed to help protect your lifestyle and independence while also safeguarding your assets.



WHERE?

ASSURED SOLUTIONS Plus covers all types of long-term care services in a wide variety of settings, with an emphasis on keeping you at home for as long as possible.

- Home Care
- Adult Day Care
- Assisted Living
- Alternate Care
- Nursing Home
- Hospice Care

HOW MUCH?

The benefits you receive are based on the Nursing Home **Daily Benefit** you choose. The Nursing Home Daily Benefit is hereafter referred to as the Daily Benefit.

\$ _____
\$50 - \$500 (in \$10 increments)

If you elect to add inflation protection, all benefit dollar amounts will increase over time to keep pace with inflation.

HOW LONG?

You can choose to have your policy pay for an unlimited period of time or you may elect to receive benefits until your **Maximum Lifetime Benefit** is reached.

Your Maximum Lifetime Benefit is determined by multiplying your selected Daily Benefit by the Benefit Multiplier you choose.

- | | |
|--|--|
| <input type="checkbox"/> 730 Days (2 Yrs.) | <input type="checkbox"/> 2,190 Days (6 Yrs.) |
| <input type="checkbox"/> 1,095 Days (3 Yrs.) | <input type="checkbox"/> 2,920 Days (8 Yrs.) |
| <input type="checkbox"/> 1,460 Days (4 Yrs.) | <input type="checkbox"/> Unlimited Days |
| <input type="checkbox"/> 1,825 Days (5 Yrs.) | |

For Example: \$150 per day multiplied by 1,825 Days equals \$273,750.

HOW SOON?

Benefits begin after you meet eligibility requirements and satisfy your **Elimination Period**. Your Elimination Period is the number of days you receive care under your policy before benefits are payable.

- | | | |
|----------------------------------|----------------------------------|-----------------------------------|
| <input type="checkbox"/> 0 Days | <input type="checkbox"/> 60 Days | <input type="checkbox"/> 180 Days |
| <input type="checkbox"/> 30 Days | <input type="checkbox"/> 90 Days | <input type="checkbox"/> 365 Days |

Your Elimination Period is cumulative – and needs to be satisfied only once.

INFLATION PROTECTION OPTIONS

The cost of long-term care is expensive today and will continue to increase in the future. For this reason, it is important that you consider adding inflation protection. This will help ensure that your coverage amounts will be adequate in the years to come, when you are more likely to need care. These increases in benefits will not be determined by the actual amount of future inflation. The actual increases in benefits under your policy may be greater or less than the amount of inflation.

5% SIMPLE – LIFETIME

On each policy anniversary, through the life of your policy, all daily benefits will increase by 5 percent of their original amounts. In addition, your Maximum Lifetime Benefit will increase each year by 5 percent of its original value or by 5 percent of its current value, whichever amount is less – with no annual increase in premium.

COMPOUND – LIFETIME

On each policy anniversary, through the life of your policy, all current daily benefit amounts and your current Maximum Lifetime Benefit will increase by the percentage you choose – with no annual increase in premium.

- 2.5% 3% 3.5%
 4% 4.5% 5%

5% COMPOUND – 10 or 20 YEARS

On each policy anniversary, through the 10th or 20th policy year, all current daily benefit amounts and your current Maximum Lifetime Benefit will increase by 5 percent – with no annual increase in premium.

- 10 Yrs. 20 Yrs.

GUARANTEED PURCHASE OPTION

If you do not elect an inflation protection when you apply and are not receiving benefits, you will have the option to increase your original daily benefit amounts by 10 percent every two years. Your Maximum Lifetime Benefit will also increase by 10 percent of its original value or 10 percent of its current value, whichever amount is less. Each time you exercise the Guaranteed Purchase Option, additional premium for the increased amounts will be based on your age at the time. This option will remain in effect until: your 80th birthday, your 20th policy anniversary, or you decline the increase offer two consecutive times. (Not available with Spouse Shared Benefit or Limited Payment Options.)

EXAMPLES OF GROWTH IN DAILY AND MAXIMUM LIFETIME BENEFITS

Assumes Starting Point of \$150 Per Day for 3 Years (1,095 Days)

Consider your current age and your time horizon when care is most likely to be needed.

Daily Benefit	5% Simple	2.5% Compound	3% Compound	3.5% Compound	4% Compound	4.5% Compound	5% Compound
Today	\$150	\$150	\$150	\$150	\$150	\$150	\$150
10 Years	\$225	\$192	\$202	\$212	\$222	\$233	\$244
20 Years	\$300	\$246	\$271	\$298	\$329	\$362	\$398
30 Years	\$375	\$315	\$364	\$421	\$487	\$562	\$648
40 Years	\$450	\$403	\$489	\$594	\$720	\$872	\$1,056
50 Years	\$525	\$516	\$658	\$838	\$1,066	\$1,355	\$1,720

Max Lifetime Benefit	5% Simple	2.5% Compound	3% Compound	3.5% Compound	4% Compound	4.5% Compound	5% Compound
Today	\$164,250	\$164,250	\$164,250	\$164,250	\$164,250	\$164,250	\$164,250
10 Years	\$246,375	\$210,254	\$220,738	\$231,691	\$243,130	\$255,075	\$267,546
20 Years	\$328,500	\$269,143	\$296,654	\$326,823	\$359,892	\$396,124	\$435,804
30 Years	\$410,625	\$344,525	\$398,678	\$461,016	\$532,728	\$615,169	\$709,879
40 Years	\$492,750	\$441,022	\$535,790	\$650,308	\$788,568	\$955,338	\$1,156,318
50 Years	\$574,875	\$564,545	\$720,057	\$917,324	\$1,167,273	\$1,483,611	\$1,883,520

Years refers to Policy Anniversary Date.

BUILT-IN FEATURES

Additional Benefits for Injury

If, prior to age 65, you require home health, assisted living or nursing home care as a result of an accident, your policy will pay up to two times your Daily Benefit.

Return of Premium – To Age 65

If you die prior to age 65 while still insured, all premiums, less claims paid, will be returned to your beneficiary.

Waiver of Premium While Receiving Benefits

No premium is due while you are receiving benefits for home health, assisted living or nursing home care.

Five-Year Rate Guarantee

After five years, any increase will have met state approval and include all individuals in the same premium class as yours.

Respite Care

Pays up to 31 days per calendar year to provide temporary relief for your primary caregiver.

International Travel

Pays for care received outside the United States, Canada and the United Kingdom. Lifetime maximum of 365 days.

Bed Reservation

Pays up to 31 days per year to reserve your assisted living or nursing home bed while you are temporarily away.

Hospice Care

Pays benefits for hospice care facilities and certain hospice care services received in your home.

No Pre-Existing Condition Limitations

Tax-Qualified Policy

OPTIONAL BENEFITS

SPOUSE SHARED BENEFIT

If you reach your Maximum Lifetime Benefit but still need care, you can access benefits under your spouse's identical policy until a minimum of 365 times the current Daily Benefit remains. If either spouse dies while both policies are in force, the surviving spouse will receive the deceased spouse's remaining Maximum Lifetime Benefit, with no effect on the surviving spouse's premium.

SPOUSE WAIVER OF PREMIUM AND SURVIVORSHIP BENEFIT

When your premium is waived while receiving benefits, your spouse's premium will also be waived, as long as both policies have this benefit in force. Also, if one spouse dies after this benefit has been in effect on both policies for at least 10 years, no further premiums for existing coverage will ever be due from the surviving spouse.

SPOUSE SECURITY BENEFIT

To provide extra security and income for your uninsured spouse, while you are receiving long-term care services, an additional 60 percent of the benefit amount you receive will be paid in cash – to be used as needed. These extra funds will not reduce your Maximum Lifetime Benefit.

EXTENDED RATE GUARANTEE

For added security or to complement a Limited Payment Option, you may choose to extend your five-year premium rate guarantee to:

- 6 Yrs. 7 Yrs. 8 Yrs. 9 Yrs. 10 Yrs.

RESTORATION OF BENEFITS

If after receiving care, you no longer require care for a period of 180 consecutive days, all benefit amounts paid will be restored to your Maximum Lifetime Benefit.

RETURN OF PREMIUM – At Any Age

- Full:** Returns all premiums paid upon death.
 Less Claims: Returns all premiums paid, less *claims paid*, upon death.

LIMITED PAYMENT OPTIONS

You may pay premiums over the life of your policy or pay premiums for a limited period of time, after which no further premiums will be due.

- 10-Yr. Pay 20-Yr. Pay Pay To Age 65

NON-FORFEITURE – Shortened Benefit Period

(See Outline of Coverage for details.)

HOME CARE BENEFITS

PROFESSIONAL SERVICES

To adequately cover the most expensive type of long-term care, you can choose to have your **ASSURED SOLUTIONS Plus** policy pay up to 300 percent of your selected Daily Benefit for Professional Home Care Services.

- 100% 200% 300%

Maximum Professional Home Care Services Daily Benefit is \$600.

Examples:

Nursing Care

- Registered
- Practical
- Vocational

Licensed Specialists

- Chemotherapy
- Nutritional
- Audiologist

Licensed Therapists

- Physical
- Respiratory
- Speech

BASIC SERVICES

Daily Benefits for Basic Home Care Services are paid up to one-half of your Professional Services Daily Benefit.

Examples:

Home Health Aide

- Bathing and Dressing
- Transferring, Feeding and Personal Care

Homemaker Services

- Cooking and Cleaning
- Transportation

ADULT DAY CARE

100% of your Basic Services Daily Benefit is available for care received in an Adult Day Care Center.

CASH BENEFIT

As an alternative to receiving benefits for home care services, nursing home and assisted living, you can receive a monthly cash benefit equal to ten times your Basic Services Daily Benefit.

This benefit is especially useful if you are receiving care from a volunteer caregiver such as a spouse, family member or friend.

- No Elimination Period Requirement
- No Restrictions on How Cash is Used
- No Requirement that Expenses be Incurred

MONTHLY HOME CARE

This optional benefit gives you greater flexibility by converting your Home Care Daily Benefits into a single Monthly Benefit cap.

For example, a plan that pays \$300 per day for Professional Care would convert to a monthly maximum of \$9,300 for Professional Care and up to one-half that amount (\$4,650) for Basic Care.

WAIVER OF HOME CARE ELIMINATION PERIOD

You may choose to receive first-day benefits for care at home and have your elimination period apply only to care received in a facility.

CARE COORDINATION

At your request and at no additional cost to you, your policy will pay for the services of a Care Coordinator to help assess your needs and develop your plan of care. No Elimination Period applies to this benefit.

When you utilize Care Coordination services, you have access to the following additional benefits to help you remain safely in your home. *See Outline of Coverage for details.*

- Caregiver Training
- Home Modification
- Medical Alert System
- Alternate Care
- Durable Medical Equipment

FACILITY CARE BENEFITS

Your **ASSURED SOLUTIONS Plus** policy also pays for care in licensed long-term care facilities, up to the indicated percentages.

NURSING HOME

- 100% of your Daily Benefit

ASSISTED LIVING

- 50% 70% 100%
 60% 80%

ELIGIBILITY TO RECEIVE BENEFITS

You are eligible to receive benefits under this policy when a Licensed Health Care Practitioner certifies that you are Chronically Ill, which means:

- You need hands-on or stand-by assistance to perform at least two of the six Activities of Daily Living
 - Bathing
 - Eating
 - Toileting
 - Transferring
 - Continence
 - Dressing
- And, you are expected to need care for at least 90 days OR
- You need continual supervision due to a severe cognitive impairment AND
- Qualified Services are included under your policy.

United of Omaha Company Ratings	
A.M. Best Company, Inc.	A (Excellent) Earned 5/05 3 out of 15
Moody's Investors Services	Aa3 (Excellent) Earned 11/04 4 out of 21
Standard & Poor's	AA- (Very Strong) Earned 7/05 4 out of 18

30-Days to Review Your Policy

You have 30 days after you receive your policy to return it to United of Omaha or your agent. The premium you paid will be refunded to you and your policy will be cancelled.

PLEASE READ YOUR POLICY CAREFULLY

This is a brief description of some of the facts about your coverage. For complete benefits, exceptions, limitations and reductions, see the policy and Outline of Coverage. Your policy sets forth, in detail, the rights and obligations of both you and United of Omaha Life Insurance Company. A Shopper's Guide to Long-Term Care insurance is provided for additional information. The Outline of Coverage available in your state must be provided in conjunction with this brochure.

This policy has exceptions, limitations and reductions.

Long-Term Care Insurance underwritten by:
 UNITED of OMAHA LIFE INSURANCE COMPANY
 Mutual of Omaha Plaza
 Omaha, NE 68175-0001
mutualofomaha.com



Mutual of Omaha
 UNITED of OMAHA