

A PLAN DESIGN CONCEPT  
USING THE CASH BENEFIT IN  
ASSURED SOLUTIONS LONG-TERM CARE  
INSURANCE POLICY SERIES



UNDERWRITTEN BY  
UNITED OF OMAHA  
LIFE INSURANCE COMPANY  
( A MUTUAL OF OMAHA COMPANY)

## THINK ABOUT THESE ASTONISHING FACTS THAT COULD AFFECT YOU!

The federal government estimates that at least 70% of people over the age 65 will require long-term services at some point.

*February 2009 Financial Advisor - LTC-A Key Part of Financial Planning*

78% of adults receiving long-term care at home rely exclusively on family and friends to provide assistance.  
70% of people with Alzheimer's disease live at home, where families provide at least 75% of their care.

*Family Caregiving Alliance - 2009 National Policy Statement*

## CASH-FIRST - FOR TODAY & THE FUTURE

When families gather to make tough decisions about the long-term care needs of a loved one, they don't want to think about facility care. Instead, they want to be sure that care can be provided at home, privately and comfortably. But such care costs money. Now you can help your clients have complete control of their care, starting with the CASH-FIRST benefit on the very first day they are eligible for benefits under the policy.

### There is No Elimination Period and No Bills to Submit

Your clients can use their full monthly cash benefit as they see fit - to offset lost income, pay for family travel, housekeeping services or other out-of-pocket expenses. Plus, the longer coverage period made possible by using the CASH-FIRST benefit is ideal for extended periods of care that may be due to a cognitive impairment or Alzheimer's.

## REIMBURSEMENT BENEFITS - FOR ADDED PROTECTION

In time, care needs may progress to where additional financial resources are necessary. The policy allows your clients to be reimbursed for actual expenses incurred for Basic or Professional Home Care Services, Assisted Living Facility or Nursing Home Care.



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**Your Success Is Our Priority**

# Here's a Perfect Solution for You . . .

As you take a closer look at the realities of the progression of care and the progression of cost that accompanies it, it will become clear that ASSURED SOLUTIONS PLUS with the CASH-FIRST advantage is the perfect choice for "Today & The Future!"

While you may be able to sustain your care needs on the Monthly CASH-FIRST Benefit alone, should the services you need for your long-term care progress through any or all of the additional stages of the Progression of Care, your CASH-FIRST designed policy will be there for you.

## STEP 1 - SELECT YOUR MONTHLY CASH-FIRST BENEFIT

The monthly CASH-FIRST Benefit amount you choose determines your Maximum Daily Reimbursement Benefit amounts. Your CASH-FIRST Benefit amount is **paid in full** regardless of any expenses you incur. All other benefits are allowances for the reimbursement of incurred expenses.

## FLEXIBLE BENEFITS FOR THE THE FIVE STAGES OF THE PROGRESSION OF CARE

You will have the flexibility to alternate between a CASH-FIRST benefit one month and Reimbursement Benefits the next.

### CASH-FIRST BENEFIT

Starts on Day One  
\$500 to \$3,000  
(in \$100 increments)

Example: \$2,000 per month

### STAGE 1 Monthly CASH-FIRST Benefit

Your monthly CASH-FIRST benefit begins on "Day One" (No Elimination Period) and can be used for absolutely whatever you choose. A huge percentage of Americans rely exclusively on assistance from family and friends - CASH-FIRST will be there to help! Should your care needs progress, you may utilize the reimbursement benefits below in lieu of your monthly CASH-FIRST benefit.

or

### REIMBURSEMENT BENEFITS

#### BASIC HOME HEALTH CARE

300% of CASH-FIRST Benefit  
(Multiply CASH-FIRST Benefit by 3)

Example: \$6,000 per Month  
or \$200 per Day

#### STAGE 2 Basic Home Health Care Benefit

This benefit is perfect if you need some formal assistance such as basic Homemaker Services and Home Health Aide help with things like cooking, cleaning, bathing, dressing, feeding, transferring and personal care.

#### PROFESSIONAL HOME HEALTH CARE

600% of CASH-FIRST Benefit  
(Multiply CASH-FIRST Benefit by 6)

Example: \$12,000 per Month  
or \$400 per Day

#### STAGE 3 Professional Home Health Care Benefit

At some point you may need help from professionals like Nurses, Licensed Specialists & Therapists. These professional services can be the most expensive type of care - especially if you were to need a 24-hour nurse in your home. Your CASH-FIRST plan offers the best protection in the industry.

#### ASSISTED LIVING FACILITY COVERAGE

150% of CASH-FIRST Benefit\*  
(Multiply CASH-FIRST Benefit by 1.5)

Example: \$3,000 per Month  
or \$100 per Day

#### STAGE 4 Assisted Living Facility Benefit

Since Assisted Living Facilities in many areas cost about one-half of Nursing Homes, your CASH-FIRST plan offers great protection without over-charging for benefits you may not need. \*Assisted Living benefit amounts may be increased further - up to maximum Nursing Home Benefit amount.

#### NURSING HOME COVERAGE

300% of CASH-FIRST Benefit  
(Multiply CASH-FIRST Benefit by 3)

Example: \$6,000 per Month  
or \$200 per day

#### STAGE 5 Nursing Home Benefit

While usually not one's ideal choice of a location to receive care, catastrophic Nursing Home coverage is a necessary part of a good long-term care protection plan. Again, your CASH-FIRST plan has you covered.

# ASSURED SOLUTIONS PLUS with the CASH-FIRST advantage.

## STEP 2 - SELECT YOUR STARTING MAXIMUM LIFETIME BENEFIT

Your Nursing Home Maximum Daily Benefit amount is used to determine your initial Maximum Lifetime Benefit amount. This is the maximum amount you have available to pay for long-term care services (CASH-FIRST benefits and Reimbursement Benefits combined). Simply multiply your Maximum Daily Benefit by your benefit period choice to determine your initial Maximum Lifetime Benefit.

Here's the initial Maximum Lifetime Benefit (for our example) if we used a 1,460 Day (4 Yrs.) benefit period.\*

<b>\$200/Day</b>	<b>X</b>	<b>1,460 Days</b>	<b>=</b>	<b>\$292,000</b>
Maximum Daily Benefit		Benefit Period		Maximum Lifetime Benefit

\* The following benefit periods are available in most states: 730 Days (2 Yrs.), 1,095 Days (3 Yrs.), 1,460 Days (4 Yrs.), 1,825 Days (5 Yrs.), 2,190 Days (6 Yrs.), 2,920 Days (8 Yrs.), Unlimited Days (Lifetime). Regardless of the plan you choose, using just the CASH-FIRST benefit creates a policy lasting at least 6 years. Unlimited benefits will last for your lifetime.

### WHEN WILL YOUR BENEFITS BEGIN?

#### CASH-FIRST Benefits

Begin with the first day of qualified need. There's No Elimination Period to satisfy.

#### Reimbursement Benefits

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

0  30  60  90  180  365 Days

### HOW LONG WILL YOUR BENEFITS LAST?

#### CASH-FIRST Benefit Example

$$\begin{matrix} \$292,000 \\ \text{MAXIMUM} \\ \text{LIFETIME} \\ \text{BENEFIT} \end{matrix} \div \begin{matrix} \$2,000 \\ \text{MONTHLY} \\ \text{CASH} \\ \text{BENEFIT} \end{matrix} \div 12 \text{ Months} = 12.16 \text{ Yrs.}$$

#### Reimbursement Benefit Example

$$\begin{matrix} \$292,000 \\ \text{MAXIMUM} \\ \text{LIFETIME} \\ \text{BENEFIT} \end{matrix} \div \begin{matrix} \$200 \\ \text{MAXIMUM} \\ \text{DAILY} \\ \text{BENEFIT} \end{matrix} \div 365 \text{ Days} = 4 \text{ Yrs.}$$

## STEP 3 - SELECT YOUR INFLATION PROTECTION OPTION

The costs of long-term care services may continue to increase over time. Adding an Inflation Protection Option guarantees your policy's CASH-FIRST benefits, Maximum Daily Reimbursement Benefits and Maximum Lifetime Benefit amounts will increase to help ensure your coverage is adequate in the years to come, when you are most likely to need care.

### Compound Lifetime Options

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:

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

### 5% Compound Capped Options

On each policy anniversary, all current daily benefit amounts and your current Maximum Lifetime Benefit will increase by 5 percent, through the number of years you choose:

Increased for 10 years  Increased for 20 years

### 5% Simple Lifetime Option

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 by 5 percent of its original value or its current value, whichever is less.

### Guaranteed Purchase Option

If you do not elect inflation protection when you apply, subject to limitations, you will have the option to increase all daily benefits by 10 percent of their original amounts every two years. Your Maximum Lifetime Benefit will also increase by 10 percent of its original value or its current value, whichever is less. Additional premium for the increased amounts will be based on your attained age.

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### Mutual of Omaha - Strong, Stable and Secure

Today, more than ever, your clients will want to know about the financial stability and ratings of the insurance carrier they choose. Are they financially secure? Will they be able to pay benefits as they've promised?

Mutual of Omaha maintains a strong capital position and good liquidity as a result of their disciplined investment approach and sound, ethical business practices. United of Omaha Life Insurance Company (a Mutual of Omaha company) is an A+ rated company.

### United of Omaha Company Ratings\*

<p><b>A.M. Best Company, Inc.</b> For overall financial strength and ability to meet ongoing obligations to policyholders.</p>	<p><b>A+</b> (Superior) Earned 06/07 2nd highest out of 16 possible ratings</p>
<p><b>Moody's Investors Services</b> For current financial strength and ability to withstand financial stress in the future.</p>	<p><b>Aa3</b> (Excellent) Earned 09/07 4th highest out of 23 possible ratings</p>
<p><b>Standard &amp; Poor's</b> For financial strength to meet obligations to policyholders.</p>	<p><b>AA-</b> (Very Strong) Earned 09/06 4th highest out of 21 possible ratings</p>

\*Above ratings are valid as of March 2009.



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