



A Built-In Cash Benefit

from United of Omaha (a Mutual of Omaha company)

IMMEDIATE CASH with NO BILLS TO SUBMIT and NO ELIMINATION PERIOD are HOT SELLING POINTS

Let's face it. Many of your prospects think they'll never need or use long-term care benefits. They're in a state of denial...and it's an objection you may need to overcome. Then tell them about CASH-FIRST - a highly usable benefit that pays your client cash with no strings attached. Money they can spend any way they wish...money that will come in very handy at the outset of a sudden illness or accident.

"CASH-FIRST" pays a monthly benefit equal to 10x the Basic Services amount. (Basic Services are always one-half of the Professional Services amount) For example: If the daily benefit is \$150 and the 300% Professional Service Option is chosen, the monthly cash benefit would be \$2250.

$$300\% \times \$150 \text{ (Daily Benefit)} = \$450 \text{ (Professional Benefit)} \div 2 = \$225 \text{ (Basic Benefit)} \times 10 = \$2250$$

When clients first need long-term care, they usually want to remain at home and receive care from spouse, friends and family. CASH-FIRST benefits are payable when such care is received.... even if no charges are incurred. And because there is No Elimination Period, clients can get CASHFIRST from day one...at the start of their care.

Why CASH-FIRST is so important to you...and your clients:

- There's no extra charge for this built-in benefit.
- Most clients will want to stay at home while receiving long-term care. They'll need companionship and emotional support - the tasks/services provided by informal caregivers such as a spouse, friends and family.
- CASH-FIRST benefits can be used as needed, with no restrictions.
- The Monthly Cash Benefit can help offset out-of-pocket expenses.

With ASSURED SOLUTIONS and CASH-FIRST, you can:

- Beat the competition's benefits and cost.
- Keep your client at home for as long as possible.
- Give your client the highest possible cash benefit, while they receive informal care from spouse, friends and family.
- Design a plan with truly usable benefits - high cash benefits, flexible coverage for home care, affordable assisted living benefits that match today's costs, and nursing home coverage...just in case.