

In this time of economic uncertainty, a Living Care Annuity may be the answer.

Living Care[®] Annuity

Underwritten by

UNITED OF OMAHA

(a Mutual of Omaha company)

Here's an important and timely addition to your product portfolio.

It's a "Two-Part Product" called "Living Care Annuity."

LIVING CARE ANNUITY

- Your clients earn tax-deferred interest at a guaranteed minimum rate for each one-year period.
- The annuity can be used to save money for retirement and to receive retirement income for life.
- It can also provide long-term care benefits, if needed.
- **The annuity value cannot go down except for withdrawals and long-term care benefit payments.**

LONG-TERM CARE RIDER

- Your clients can receive up to three times their annuity value, at the time of first claim, to provide at least six years of long-term care benefits.
- Benefits are first paid out of the annuity's accumulated value until such value reaches one dollar.
- After that, United of Omaha will pay your client's qualified long-term care benefits until their maximum lifetime benefit is reached.
- The Long-Term Care Rider is guaranteed renewable and benefits are available in year three of the contract after a 90-day elimination period.

A WORKBOOK TO ASSIST SALES

- The workbook, which will help you and your client assess their need for this product.
- It contains current statistics, interactive questions and answers, and colorful pictures that are easy on the eye.



GOLDENCARE
U S A

America's Home for Long-Term Care Insurance

Important Note

If an annuity-based product is not right for your clients, then tell them about ASSURED SOLUTIONS, GOLDENCARE USA's flagship long-term care insurance product from United of Omaha (Rated A+ Superior by A.M. Best Company). To be successful, an agent must have multiple sales opportunities - and the unparalleled support provided by GOLDENCARE USA. Your Success is Our Priority. For Supplies, Call 800-842-7799.