



OCT. 2018

## Coming in November

Are you ready for it? November is LTC Awareness Month! (It's also Sweet Potato Awareness Month, but that's another story.)

LTC Awareness Month is the perfect time to remind your agents to pull up a chair and start talking with their clients about the importance of planning for long-term care. And be sure to remind them that as people gather around Thanksgiving dinner tables, it's also a great time to encourage their clients to have this important conversation with their families.

So, get the thought of candied yams with little marshmallows out of your head for now and check out the [Marketing Solutions Center](#). You'll find tools - a flyer, banner ad and promotional text - to help you create a campaign to remind your agents about LTC Awareness Month.

[Start a Campaign Today →](#)

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## What Makes LTCi Unique?

Have you ever thought about just how unique a traditional LTCi policy is? Not only does it help people protect their families, their finances and their futures...it also can help them reduce their tax bill. Here's how:

- **Tax-Deductible Premiums** - Current tax laws allow for the deduction of either the actual premium paid for a tax-qualified LTCi policy or the eligible premium amount determined annually by the federal government
- **Tax-Free Benefits** - Policy benefits from a tax-qualified LTCi policy are intended to be tax-free as long as they don't exceed the greater of qualified LTC daily expenses, or the per-day limitation (\$360 in 2018)

We've developed a handy Tax Guide to get your agents up to speed on the unique tax advantages of traditional LTCi.

[Download the Tax Guide →](#)



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