

Long-Term Care Insurance

You Work Hard to Save for Retirement

Make sure your assets are protected



Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company

Protecting Your Assets is a Top Priority.

It takes a lifetime to build a retirement nest egg. Unfortunately, a long-term care situation may be expensive, which has the potential to take a bite out of the assets you work hard to accumulate.

How would you pay?

If you're like most people, you probably haven't considered how you'll pay for the long-term care services you may need someday. Consider these national average costs:



[\$7,230] per month
for a semi-private room
in a nursing home



[\$4,383] per month
for a one-bedroom unit in
an assisted living facility



[\$4,910] per month
for the services of
a home health aide

Mutual of Omaha's Cost-of-Care Survey conducted by LTCG, [2015]. Nursing home costs are based on the national average of \$233 per day, 30 days per month. Home health aide costs are based on the national average of \$22 per hour, 44 hours per week, 4 weeks per month.



Which Asset Would You Use?

Relying on retirement assets to pay for long-term care services may mean:

- Liquidating assets to pay for care. This includes dipping into 401(k) or savings accounts, cashing in stocks or CDs or selling property
- Paying unexpected capital gains tax, income tax and potential surrender charges generated from the liquidation of assets
- Foregoing any returns the liquidated assets were expected to generate
- Abandoning plans to leave an inheritance for children or grandchildren

Example: How Long Assets May Last

In this example, Sarah has \$200,000 in an account that's intended to cover living expenses during retirement. She plans to withdraw \$7,500 per month. How long do you think the money will last?

Account Balance	Monthly Withdrawal	How Long Will it Last?
\$200,000 Earning an annual return of 3% compounded monthly	\$7,500 Inflating by 3% per year	28 months

This illustration portrays a situation our customers may have faced or could face. It does not represent an actual comparison of individuals.





The Advantages of a Long-Term Care Insurance Policy

When the need for long-term care services arises, having an insurance policy in place to help cover the cost of care may ensure your retirement assets can remain intact. This added measure of protection may also provide:

Control

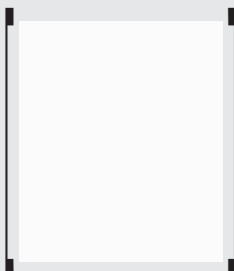
Helps you avoid the need to liquidate assets to pay for long-term care services, leaving retirement assets for their intended purpose.

Flexibility

Helps allow you to maintain the retirement lifestyle you'd planned while also receiving policy benefits to help pay for the care you need.

A Legacy

Helps ensure sufficient assets remain in your estate to serve as an inheritance.



[Name]

[Phone Number]

[Email Address]

[License Number]



Long-Term Care Insurance

You've worked hard to accumulate assets. And now that you're nearing retirement, you expect your assets to work hard for you.

- Providing a comfortable income
- Making your plans for retirement a reality
- Leaving an inheritance for your family

A long-term care insurance policy may be a good way to help ensure you'll be able to use your assets the way you planned.

Why Mutual of Omaha

For more than a century, Mutual of Omaha has been committed to listening to our customers and helping them through life's transitions by providing an array of insurance, financial and banking products.

[MutualofOmaha.com](https://www.MutualofOmaha.com)

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, Nebraska 68175. Policy form: ICC13-LTC13. This policy has exclusions, limitations, reductions and terms under which the policy may remain in force or be discontinued. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. A medical exam may be required for coverage. For costs and complete details of coverage, call your agent/producer or write to the company.

Coverage may meet the requirements for participating in a Long-Term Care Insurance Partnership Program. Under this program, you may be able to protect assets from Medicaid spend-down requirements through a feature known as "asset disregard." This is not a guarantee of Medicaid eligibility nor of any ability to disregard assets for purposes of Medicaid eligibility. States do not take part in company-specific marketing plans nor endorse specific company policy and certificate forms. Please contact the company or your state insurance department with any questions regarding state availability of this program.

Long-term care insurance is not a deposit, not FDIC insured, not insured by any federal government agency, not guaranteed by the bank, not a condition of any banking activity, may lose value and the bank may not condition an extension of credit on either: 1) The consumer's purchase of an insurance product or annuity from the bank or any of its affiliates; or 2) The consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

This is a solicitation of insurance. You may be contacted by an insurance agent/producer.



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