

LONG-TERM CARE INSURANCE

If you're nearing retirement, you're probably taking inventory of your assets, learning what you can expect to receive from Social Security and pension plans, calculating your expenses and figuring out how to make your money last.

But if you haven't thought about paying for long-term care services, you may be putting your plans for retirement in jeopardy.



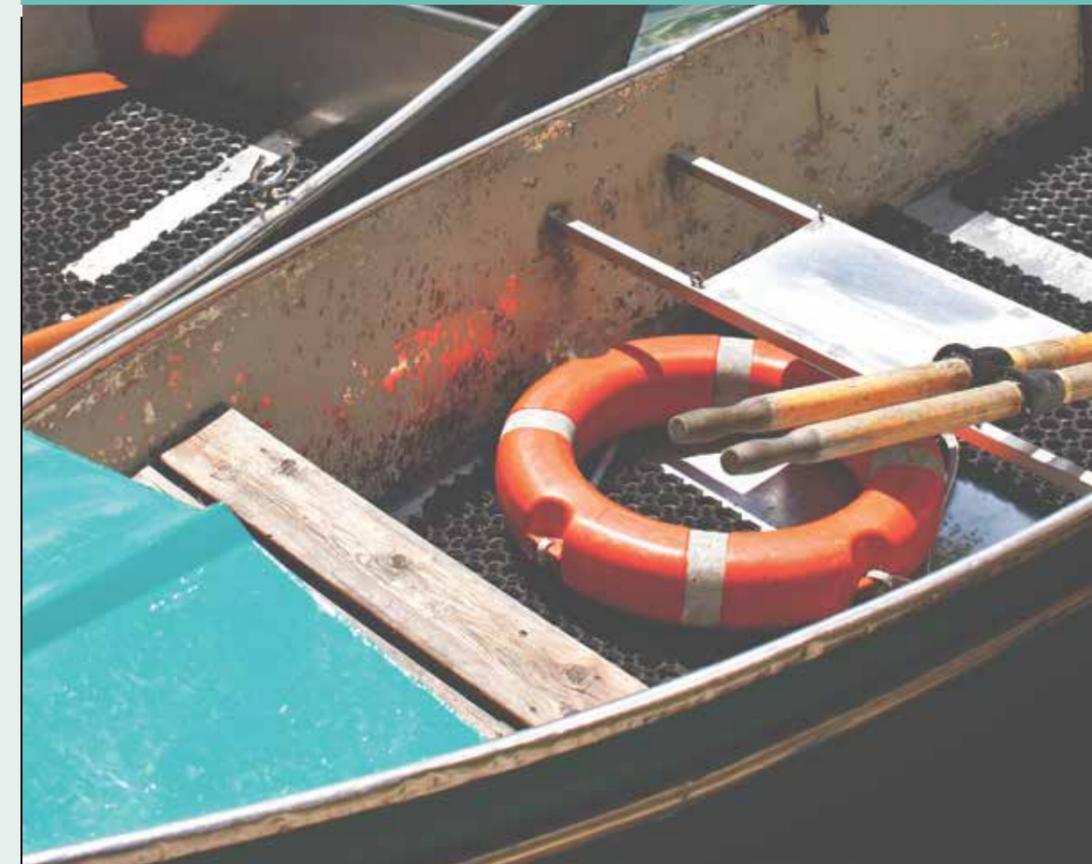
Underwritten by:
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Protecting Your Retirement Income



Why Protect Your Retirement Income?

You've worked hard to be able to retire comfortably. Maybe you already have a plan in place to fund the lifestyle you've dreamed of. Perhaps this includes using assets you've accumulated to create an income stream during retirement.

Unfortunately, there's no way to know how long your retirement income needs to last. And you certainly don't want to risk depleting your resources to pay for long-term care services.

The Cost of Care

The need for long-term care services has the potential to be one of the largest expenses you face in retirement. Based on today's national average costs, here's what you would pay:

\$6,990 per month
for a semiprivate room in a nursing home

\$4,245 per month
for a one-bedroom unit in an assisted living facility

\$3,872 per month
for the services of a home health aide

Source: Mutual of Omaha's Cost-of-Care Study conducted by LTCG, 2014; released June 2015. (Source available upon request.) 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.

Would Your Income Be Enough?

Let's say you have a monthly retirement income stream of \$7,000. You've calculated that's enough to cover your daily, weekly and monthly expenses. But would it also be enough to cover the cost of long-term care services?

Retirement Income Stream	Long-Term Care Expenses
\$7,000 per month Intended to cover monthly living expenses	\$6,990 per month Monthly cost for a semiprivate room in a nursing home

Helping protect your retirement income with a long-term care insurance policy may be a smart solution. In this example, your retirement assets are generating an income stream of \$7,000 per month. Purchasing a long-term care insurance policy that pays a \$7,000 monthly benefit may be a good way to protect that income.

This is a hypothetical situation our customers may face. It does not represent an actual person. The expenses are for illustration purposes only and may vary by state.



The Advantages Of a Long-Term Care Insurance Policy

If making your retirement income last as long as possible is a top priority, a long-term care insurance policy may help. Having insurance coverage to help pay for long-term care services may allow you to get the care you need without depleting the income you rely on to fund your retirement.

- A long-term care insurance policy may provide additional funds to help you pay the cost of long-term care services, helping to prevent the money you've set aside for retirement from running out
- Long-term care insurance may allow you to maintain your lifestyle while receiving long-term care services
- A long-term care insurance policy may be a smart strategy for couples. When one partner needs care in a facility, the policy may be used to help pay for services, leaving the income stream to cover normal living expenses for the partner remaining in the home
- Long-term care insurance may help provide peace of mind knowing you have a plan in place should the need for long-term care services arise. And that may allow you to use your retirement income the way you'd planned



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