

CONNECTING YOU TO
WHAT MATTERS MOST

Your **family**
Your **home**
Your **nest egg**



CONNECTING YOU TO WHAT MATTERS MOST

If you need help someday, what's your greatest concern?

- Ensuring you won't have to rely on your family?
- Staying in your home as long as possible?
- Protecting your retirement nest egg?

CONNECTING YOU TO
WHAT MATTERS MOST

The need for long-term care has the potential to derail your plans and impact your connection to the things that matter most:

Your **family**

Your **home**

Your **nest egg**

CONNECTING YOU TO
WHAT MATTERS MOST

Your family

The need for long-term care may impact the connection you have with your family when a spouse or child takes on the role of caregiver.



CONNECTING YOU TO
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Your home

The need for long-term care may loosen the connection you have to your home when you no longer can manage there by yourself.



CONNECTING YOU TO
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Your nest egg

The need for long-term care may weaken the connection to your nest egg when the assets you worked a lifetime to accumulate must be used to pay for long-term care services.



What is it?

A variety of services for people who are unable to care for themselves due to:

- Accident
- Disability
- Prolonged Illness
- Aging

Who Needs it?

No one knows what the future holds in store.

- As people age, they may need help with things they once were able to do for themselves
- Accidents and injuries mean younger people need long-term care services, too



Where are Services Provided?

Long-term care doesn't mean you have to go to a nursing home. Services are available in a variety of settings:

- Home
- Community
- Assisted Living Facility
- Nursing Home

LONG-TERM CARE

What Does it Cost?

Home Health Care Home Health Aide	Assisted Living Facility One-Bedroom Unit	Nursing Home Semi-Private Room
\$49,809 per year	\$50,944 per year	\$85,048 per year

Source: Mutual of Omaha's Cost-of-Care Survey, conducted by LTCG, 2014
Amounts shown are national averages. Costs may vary by state.

How Will You Pay?

You could use your savings, but...

- Funds may not be available when you need them
- You may have to sell valued assets
- Liquidating assets may trigger income taxes and result in the loss of future earnings

How Will You Pay?

You could rely on Medicaid, but...

- It's a program of last resort for people with limited assets
- You may have to spend down your assets to qualify
- The state may seek reimbursement from your estate for benefits paid to you

How Will You Pay?

You could purchase a long-term care insurance policy, and...

- Supplement your out-of-pocket expenses with policy benefits to help pay your long-term care expenses
- Protect a portion of your assets so you can use them as planned
- Stay connected to the things that matter most



LONG-TERM CARE INSURANCE

What is it?

Long-term care insurance helps you pay for the long-term care services you need by providing benefits to cover a portion of the cost.



Helps You Manage Financial Risk

A long-term care insurance policy is not unlike using other types of insurance to help you manage your financial risk.

- Homeowners' insurance pays a portion of the cost for rebuilding in the event of a fire
- Automobile insurance pays a portion of the cost to repair your car in the event of an accident
- Health insurance pays a portion of the cost for your medical care

Why it's Important

A long-term care insurance policy may be an important component of your overall plan for retirement.

- Pays a portion of your long-term care expenses
- Helps protect your retirement assets
- Allows you to spend your retirement the way you planned

How it Works

A long-term care insurance policy pays benefits when a licensed health care professional certifies:

- You are unable to perform at least two of the activities of daily living (eating, bathing, dressing, continence, transferring, toileting)
- Or you need continual supervision due to a severe cognitive impairment

Covered Services

A long-term care insurance policy provides benefits for services in the setting that's right for you:

- Your home
- Adult day care
- Assisted living facility
- Nursing home



Stay-at-Home Benefits

A long-term care insurance policy also provides benefits for services designed to help you stay at home as long as possible, including:

- Help with household tasks, like cleaning and meal preparation
- Help with personal tasks, like bathing and dressing
- Services provided by a visiting nurse or home health aide
- Special equipment, like a walker, wheelchair or respirator
- Home modifications to enhance your ability to remain safely in your home

Your Choice of Benefits

You have the option to choose how to receive policy benefits:

- Cash
 - No elimination period to satisfy; available beginning on the first day of qualified need
 - Can be used to pay any cost associated with your long-term care expenses
 - Equal to a percentage of the policy's home health care benefit, up to a specified amount each month
- Reimbursement
 - Benefits begin after you satisfy the policy's elimination period
 - Reimburses you for actual covered expenses you incur each month, up to the maximum monthly benefit of your policy

The Cost of Waiting

No one knows when the need for long-term care services will arise. It may be smart to buy a policy when you're young and in good health.

- The cost is based on your age, so it may never be more affordable
- A change in your health may leave you unable to purchase a policy at any price

Finding a Policy that's Right for You

Long-term care insurance policies offer a variety of optional benefits that allow you to customize a policy to meet your needs. I can help you:

- Assess your situation
- Understand your options
- Select a policy that's right for you

Keeping You Connected to *Your* family

Long-term care insurance doesn't replace care provided by family members. Instead, it may allow you to supplement the help you receive from your family with professional caregiving services.



LONG-TERM CARE INSURANCE

Keeping You Connected to *Your* home

Long-term care insurance may help keep you out of a nursing home by allowing you to get the care you need in the comfort of your own home.



LONG-TERM CARE INSURANCE

Keeping You Connected to *Your* nest egg

Long-term care insurance may help you protect your retirement assets from being depleted by supplementing your out-of-pocket costs for long-term care services.



Let's Talk

Together, we can tailor a long-term care insurance policy to meet your needs.

[Agent Name]

[Agent License number]

[Phone]

[Email Address]

LONG-TERM CARE INSURANCE

Questions?

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 800-775-6000. Policy form: LTC13 (or state equivalent). In NY, LTC13-NY. This policy has exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call your agent or write to the company.

This is a solicitation of insurance. An insurance agent may contact you by telephone to provide additional information.