

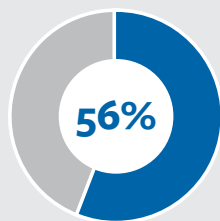
LET FAMILY BE FAMILY

A plan for long-term care can help protect the relationships that matter most.



When someone you love needs care, you would probably step in without hesitation. But over time, helping with meals, medications, transportation and personal care can change how your family spends time together and the roles you each play.

Maybe you're the spouse keeping track of every appointment. Maybe you're balancing a job with caregiving, or making tough decisions for a parent during an already stressful time. It's a lot to carry, and often, it lands on one person by default.



56% of family caregivers said they had no choice in taking on the caregiving role.¹

Planning ahead can help provide resources for professional care services, so you and the people you love can focus on supporting, advocating and simply being there.

Care may be part of your future. Becoming the default caregiver doesn't have to be.

¹AARP and National Alliance for Caregiving, Caregiving in the U.S. 2025, p. 44, July 2025.

More Choices For Care. More Space For What Matters.

Long-term care insurance is designed to help pay for covered long-term care services. Depending on the policy and benefits selected, that may include care at home or in another care setting.

With a plan in place, family members may be better able to:

- Spend meaningful time together, not only time managing care
- Support decisions and advocate for the person receiving care
- Preserve important family roles and relationships
- Help protect retirement savings and other financial priorities
- Choose from available care options with greater confidence



Underwritten by
Mutual of Omaha Insurance Company

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Start the Conversation Before Care Is Needed.

Ask yourself:



Who would coordinate your care?



Who would be involved in those decisions?



Where would you want to receive it?



What would help your loved ones stay your spouse, child or sibling — not primarily your caregiver?

If those answers don't come easily, you're not alone. The best time to plan is while you still have time to explore your options — before care is needed.



Give Your Loved Ones Something Really Valuable — a Plan.

Talk with your insurance professional about how long-term care insurance may fit into your plan.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000. Policy form: ICC13-LTC13. This policy has exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. Premiums will vary depending on the benefits selected. Premium rates may increase. A medical exam may be required for coverage. For costs and complete details of coverage, call your agent/producer or write to the company. We will not duplicate benefits for that portion of covered expense paid or payable: by Medicare, including amounts that are reimbursable or would be reimbursable but for the application of a deductible or coinsurance amount; by any other governmental program (except Medicaid), including the Veterans Administration; or by any state or federal workers' compensation, employer liability, or occupational disease law, or any motor vehicle no-fault law. Your policy will end on the earliest of: the date we receive your written request to cancel the policy (in which case the grace period will not apply); the date of your death; the date your policy limit is reduced to zero; or the policy renewal date, if the renewal premium was not paid before the end of the grace period (except as provided for in the Protection Against Unintentional Lapse provision). The policy will stay in force during the grace period. In the event of termination, we will refund any unearned premium according to the Refund of Premium provision. Termination will not affect any claim for covered services that you incurred while your policy was in force.

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 agent/producer.