

HELP CLIENTS LIVE FREELY

**They've planned how to fund retirement.
Have they planned how to protect it?**

Your clients may have prepared for retirement income, health care and everyday expenses. But if long-term care becomes part of their future, the retirement they worked hard to build could suddenly be asked to do much more.

That gives you an important opportunity. You can help clients plan not only for retirement, but for what could put that retirement at risk.

The Missing Piece in Many Retirement Plans

Long-term care planning belongs alongside the other important parts of retirement readiness, not outside the plan as a separate product conversation.

After all, 56% of Americans turning age 65 will need long-term services and supports during their lifetime.*

The question isn't simply whether clients have enough to retire. It's whether their plan can continue working if care is needed.

*U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE), Long-Term Services and Supports for Older Americans: Risks and Financing, 2022.

Help Protect the Retirement They Envision

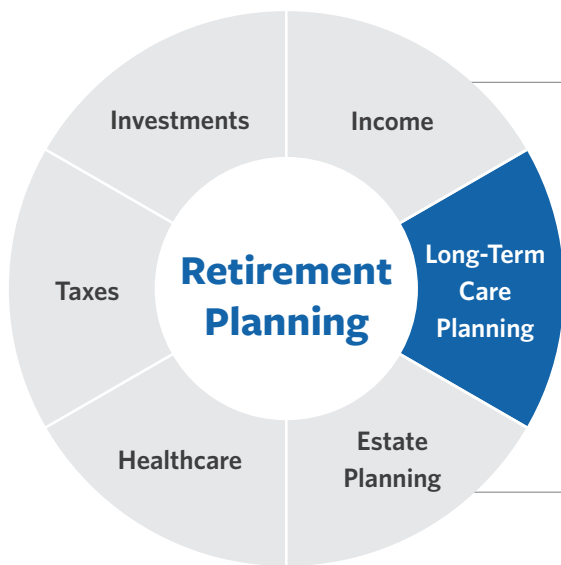
Long-term care insurance can help clients preserve more of what matters to them:

- **Independence** — More freedom to choose how and where they receive care
- **Retirement assets** — Less need to rely entirely on savings to pay for care
- **Flexibility** — More options as their needs and circumstances change
- **Loved ones** — Less pressure on family to provide or coordinate care

That's what it means to help clients live freely — giving them more control over their choices, their resources and the life they've planned.



Underwritten by
Mutual of Omaha Insurance Company



Connect the Plan to MutualCare

MutualCare long-term care insurance can help provide resources for care while supporting the broader retirement strategy your client already has in place.

Instead of presenting long-term care insurance as one more product to buy, show clients how it can help protect everything else they've planned for.

Start With One Question

"You've planned how to fund your retirement.

What's your plan for protecting it if long-term care becomes part of it?"

That question can open a broader conversation about what clients want to preserve, who they would rely on and how they want decisions about their care to be made.



Help Clients Prepare Now to Live More Freely

Make long-term care planning part of your next retirement readiness review.