

CAN YOU AFFORD NOT TO?

Long-Term Care Insurance: A Lifeline, Not a Luxury



These days, every dollar counts — and how you spend yours matters more than ever. While foregoing long-term care insurance might save money today, buying a policy now helps ensure you have funds set aside to cover quality care when you need it most.

Can You Afford Not to ...

Buy While You're Healthy



Purchasing a long-term care insurance policy when you're young and in good health helps to ensure you qualify for coverage. You may even be eligible for a 15% premium allowance just for being healthy!

You can't predict when you'll first need care. It can be hard to envision poor health when you're young and active, but unpredictable changes in your health could end up making you uninsurable. Purchasing a long-term care insurance policy when you're young and in good health not only saves you money on your premium, but it also helps to ensure you can qualify for coverage.

Plan for What Medicare Won't Cover



Medicare is not designed to cover long-term care costs. Medicare is health insurance used to support individuals recovering from illness or injury.. It does not cover most [in-home care] or services in [nursing homes] and [assisted living facilities].

Long-term care insurance, on the other hand, is specifically designed to cover these types of services, including custodial care and help with activities of daily living (ADLs) — such as bathing, dressing, toileting, transferring, eating and continence for at least 90 days. You're also eligible to receive policy benefits if you're certified to need continual supervision due to a severe cognitive impairment. It also offers financial protection against the high costs associated with long-term care.



Underwritten by
Mutual of Omaha Insurance Company

Can You Afford Not to ...



Have a Plan to Help Protect Your Savings

If you need long-term care and don't have the resources set aside to pay for it, the costs come out of your own pocket. Simply put, if you don't have a plan, your savings are up for grabs.

A long-term care event could end up taking up valuable retirement resources you'd planned to spend on something else.



Help Keep Pace With Rising Costs Using Inflation Protection

When it comes to Inflation Protection, there are a variety of options available to you. You'll be able to select an inflation percentage — how much your benefits increase each year — and an inflation duration — the length of time your benefits will continue to grow. This allows your policy benefits to grow each year so that by the time you need care, you'll have more money available to help you pay the bills.



Age With the Dignity You Deserve in the Setting You Prefer — At Home

Long-term care insurance is designed to help you maintain your independence at home for as long as possible. Once you meet your claim eligibility, you may have access to:

- Home modifications such as grab bars for bathrooms
- Meal management and preparation
- Medication management

¹ Source: <https://www.caregiver.org/resource/selected-long-term-care-statistics/>

² Source: National Alliance for Caregiving and AARP, Caregiving in the U.S. 2020

³ Source: https://www.caregiving.org/wp-content/uploads/2021/05/AARP1340_RR_Caregiving50Plus_508.pdf

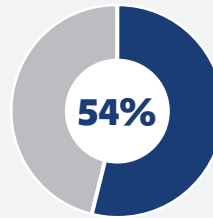
⁴ Source: <https://www.aarp.org/content/dam/aarp/ppi/2020/05/full-report-caregiving-in-the-united-states.doi10.26419-2Fppi.00103.001.pdf>



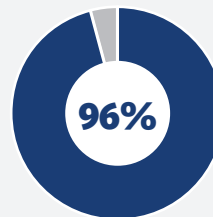
Help Ensure Your Care Doesn't Become Your Loved One's Responsibility

Informal caregivers are unpaid individuals who may include spouses, partners, family members, friends or neighbors.¹

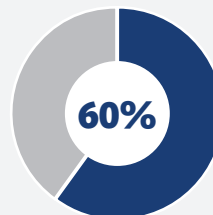
The Impact of Informal Caregiving



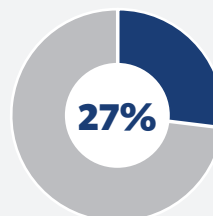
Fifty-four percent of family caregivers fall within the ages of 25 to 54, with the average age being around 51 years old.² And 40% of family caregivers are the adult children of aging parents.²



Ninety-six percent of caregivers provide help with activities of daily living (ADLs) — such as personal hygiene, dressing and undressing and getting in and out of bed.²



Sixty percent of caregivers report having experienced at least one impact or change to their employment situation as a result of caregiving, with just over half having to go in late, leave early or take time off to provide care.³



Twenty-seven percent of caregivers have stopped saving, 20% have used up their personal short-term savings and 11% have used long-term savings (like retirement or education accounts) to pay for costs associated with providing care.⁴



Key Takeaway: Making the wise choice to purchase an LTC policy now helps ensure that you qualify for adequate coverage that helps protect your savings and also lessen the burden of care that could fall on your loved ones.

Explore your options and create a long-term care plan today. **Can you afford not to?** Learn more at mutualofomaha.com/long-term-care-insurance.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE, 68175 1-800-775-6000. Policy forms: LTC13, (or state equivalent). In CA, LTC09M-CA, in FL, LTC13-FL, in NY, LTC13-NY. These policies have exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. For cost and complete details of coverage, call your agent/producer or write to the company. The insurance provided will be individual coverage, not group coverage.

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