

HOW WOULD YOU PAY FOR LONG-TERM CARE?



It's a simple question, but for a lot of people, the honest answer is: "I'm not sure."

If you haven't made a specific plan for long-term care, there's a good chance your retirement savings could become the plan by default. The money you set aside for travel, for everyday living and the people you love could quietly turn into your long-term care fund.

That's worth pausing on. Because a plan you never chose is still a plan — it just may not be the one you'd want.

The Good News — You Have Options

You've spent years building your retirement savings. They reflect your hard work, and they're meant to support the life you've imagined, not to absorb an expense you didn't see coming.

Long-term care insurance can give you a separate source of funds for covered care, so your savings can keep doing what you intended: supporting you, your spouse and the people who depend on you.

What Care Can Cost

Here's where the numbers help tell the story. Even substantial savings can go faster than you'd expect.

In this hypothetical example, \$200,000 is used only to pay for care. The account earns a 3% annual return, compounded monthly, while care costs rise 3% each year.

Type of Care	Starting Monthly Cost*	How Long \$200,000 Could Last
Assisted Living	\$5,874	About 35 months
Home Health Care	\$6,016	About 34 months
Nursing Home	\$10,188	About 20 months

* Source: Mutual of Omaha's Cost-of-Care Survey conducted by illumifin, 2025; released March 2026. Nursing home costs are based on the national average of \$339.60 per day, 30 days per month. Home health aide costs are based on the national average of \$34.18 per hour, 44 hours per week, four weeks per month.



Underwritten by
Mutual of Omaha Insurance Company

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What the Numbers Show

Depending on the type of care, \$200,000 could be gone in less than three years. And that assumes the account is used only for care, not for household expenses or the ongoing needs of a spouse.

This is a hypothetical illustration and does not represent an actual person or guarantee future results. Calculations assume monthly withdrawals at the stated national average cost, a 3% annual return compounded monthly and a 3% annual increase in care costs. Taxes, fees and other withdrawals are not included.



How Long-Term Care Insurance Can Help

Depending on the policy selected, it may help you:

- Preserve more of your retirement savings for you, your spouse and other ongoing needs
- Maintain greater choice over where and how you receive care
- Reduce the financial responsibility that could fall on loved ones

Long-term care insurance may not remove every uncertainty. But it can help keep a need for care from placing all the financial pressure on your personal assets and family.



Start with One Conversation

You don't need to redesign your entire retirement plan today. You just need to answer a few questions honestly:

- If I needed long-term care, which income or assets would pay for it, and how long would they last?
- How would paying for care affect the income and assets my household still depends on?
- Would my family be expected to step in, with time or money?
- Could long-term care insurance give another source of funds?

You've worked hard to build toward retirement. A little planning now can help your savings keep supporting the years ahead and help protect your family from carrying the weight alone.

At Mutual of Omaha, helping people protect what matters most is what we do. Talk with your insurance professional about how long-term care insurance could fit into your plans.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, Nebraska 68175. Policy form: ICC13-LTC13. This policy has exclusions, limitations, reductions and terms under which the policy may remain in force or be 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. An insurance agent/producer may contact you by telephone to provide additional information.