



Your Nest Egg

You've Got Big Retirement Plans



You've worked hard to build a comfortable nest egg. Made plans for all the things you want to do when you retire. And while you know there's a chance you may need a little help someday doing things you always did for yourself, you don't want to have to spend all your hard-earned savings on long-term care services. And you certainly don't want to spend down the bulk of your assets just to qualify for long-term care benefits provided by Medicaid.

Right?

Help at What Cost?

There are a variety of long-term care services available these days. You can get the care you need in your home, in an assisted living facility or in a nursing home. But no matter how you look at it, long-term care services can be expensive. So it takes careful planning to ensure you have the funds available when you need them. Based on national average costs, here's what you may need:

- \$36,864 per year for a home health aide
- \$38,011 per year for a one-bedroom unit in an assisted living facility
- \$79,546 per year for a semi-private room in a nursing home

The cost of long-term care services differs greatly depending on where you live. Your Mutual of Omaha insurance agent/producer can show you average costs in your area.

Reality Check

If you need help someday:

- Do you have enough saved to pay for long-term care services out-of-pocket?
- Will you be able to access the funds when you need them?
- Will you have to sell some of your assets? If so, which assets will you sell?
- Will paying for long-term care services mean you'll have to forgo your plans for retirement?

Keeping Connections Strong

A long-term care insurance policy may help ensure you and your nest egg stay connected. It provides benefits for covered long-term care services to help you pay for the care you need. And that may allow you to protect a portion of your retirement nest egg.

*Connecting You
to What
Matters Most*

[Agent/Producer name]

[Agent/Producer phone number]

[Agent/Producer email address]

[Agent/Producer license number]

*Source: Mutual of Omaha's Cost-of-Care Survey conducted by Univita, 2012

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, reductions and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call your agent/producer or write to the company.

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