



LONG-TERM CARE INSURANCE

If you're like most people, you understand that purchasing a long-term care insurance policy may help you:

- Get the care you need so you won't have to rely on your family
- Preserve your ability to remain at home so you can avoid going to a nursing home
- Protect your retirement nest egg from the high cost of long-term care services

Yet with everything going on in your life, purchasing a long-term care insurance policy may not be a priority.

Underwritten by:
MUTUAL OF OMAHA INSURANCE COMPANY
 3300 Mutual of Omaha Plaza
 Omaha, NE 68175
 mutualofomaha.com
 800-775-6000

Policy form: ICC13-LTC13. This policy has exclusions, limitations, reductions and terms under which the policy may be continued in force, including the potential for an increase in premium. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. A medical exam may be required. For costs and complete details, contact your agent/producer or the company.

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



What's the Cost of Waiting?



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A Good Reason to Buy Now

The cost of long-term care insurance is based on your age when you purchase your policy. That means the younger you are, the less expensive your premium will be.

In this example, Daniel, age 50, knows he needs long-term care insurance. But with two boys in college, he has other things to think about and other expenses to consider. See how waiting to purchase long-term care insurance impacts the cost of his policy.

Age at purchase	50	55	60	65
Annual premium	\$525	\$609	\$751	\$1,091

This is a hypothetical situation our customers may face. It does not represent an actual person. Premium is based on rates for a male purchasing a MutualCare® Secure Solution policy with a \$3,000 monthly benefit, \$108,000 policy limit, 36-month benefit period and 90-day elimination period. It does not include optional features like inflation protection or shared care.

The Real Cost of Waiting

No one knows what the future holds. It's possible you could receive a health diagnosis tomorrow that makes you ineligible for coverage. If you wait until your health fails, you may not be able to purchase a long-term care insurance policy at any price. That could leave you paying the entire bill for long-term care services out of your own pocket...and that's the real cost of waiting.

Consider what you may expect to pay for long-term care services:

Nursing Home	Assisted Living	Home Health Care
\$6,990 per month for a semiprivate room	\$4,245 per month for a one-bedroom unit	\$3,872 per month for the services of a home health aide

Source: Mutual of Omaha's Cost-of-Care Survey conducted by LTCG, 2014; released June 2015. Nursing home costs are based on the national average of \$233 per day, 30 days per month. Home health aide costs are based on the national average of \$22 per hour, 44 hours per week, 4 weeks per month. Source available upon request.



What Buying Now Means for You

The best time to buy a long-term care insurance policy is the day before you need it. Unfortunately, no one knows when that day will come. Purchasing a policy now ensures you have coverage in place down the road when the need for long-term care services arises.

Buying now also may provide these advantages:

Insurability

Applying for a long-term care insurance policy when you're young and in good health may make it easier to qualify for coverage.

Affordability

Because premium is based on your age at the time you buy your policy, every year you wait means the price increases.

Peace of Mind

An accident or prolonged illness can happen to anyone at any age. A long-term care insurance policy may help you rest easy knowing you'll be able to get the care you need.

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