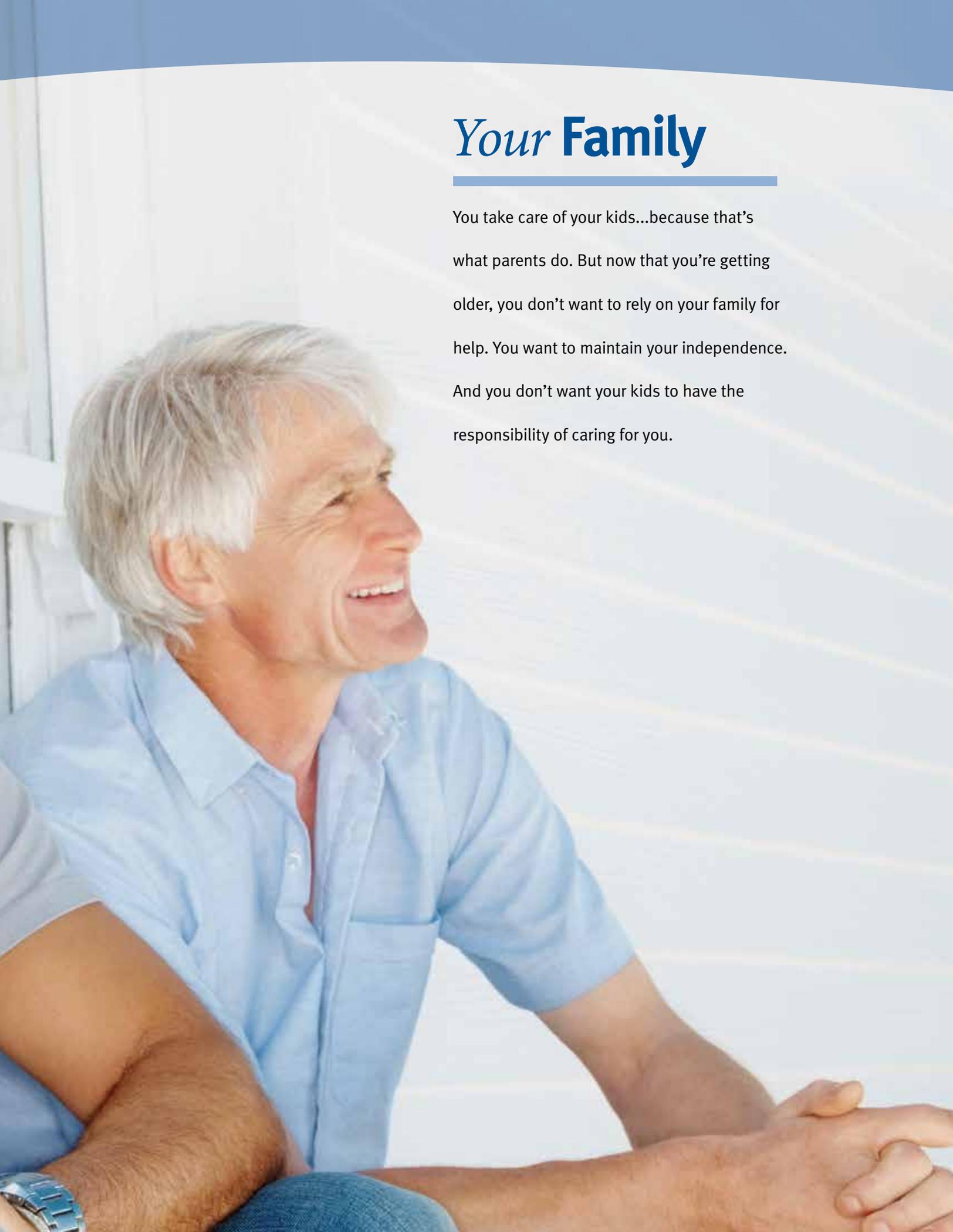




# Long-Term Care Insurance

*Connecting You  
to What  
Matters Most*



A photograph of a man with short, wavy white hair, smiling broadly and looking towards the right. He is wearing a light blue, short-sleeved button-down shirt. He is sitting in front of white horizontal blinds, which are partially open, allowing light to filter through. The background is a soft, out-of-focus white. The overall mood is positive and serene.

## *Your* **Family**

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You take care of your kids...because that's what parents do. But now that you're getting older, you don't want to rely on your family for help. You want to maintain your independence. And you don't want your kids to have the responsibility of caring for you.

A photograph of a woman and a young girl smiling and decorating a cake. The woman, on the left, has brown hair tied back, wears glasses, and a light blue cable-knit turtleneck sweater. She is holding a piping bag and applying white frosting to a round cake. The girl, on the right, has long blonde hair and is wearing a white cardigan over a black and white polka-dot shirt. She is looking up at the woman with a joyful expression. The cake is decorated with white frosting and fresh raspberries. The background is a plain, light-colored wall.

## *Your* Home

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It's where you raised your kids and where your family still gathers for holidays. Your home is where some of the best memories are made. It's the place you feel most comfortable... where you feel safe and secure. It's where you belong and where you plan to stay.



# *Your* Nest Egg

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You've worked hard all your life...built a comfortable retirement nest egg.

And throughout the years, you dreamed about all the things you'd do someday.

Now that someday is drawing near, you want to make sure you have the money to turn your dreams into reality.





## How Connections are Impacted

Did you know the need for long-term care has the potential to derail your plans and impact your connections to the things that matter most?

Long-term care isn't medical care. Instead, it's the kind of care people need when they no longer can do all the things they once did for themselves. It's help with activities like bathing, dressing, shopping and cooking. As you get older, there's a chance you'll need this type of help. And that has the potential to:

- Impact the time spent with your family when a spouse or child must take on the role of caregiver
- Loosen the connections you have to your home when you can no longer manage there by yourself
- Weaken the connection to your nest egg when the assets you worked a lifetime to accumulate must be used to pay for long-term care services

## Stay Connected

Good news! There's something that may help you stay connected to all the things that matter...a long-term care insurance policy.

Planning for long-term care is an important part of your overall plan for retirement. A long-term care insurance policy may be used to help reduce the amount you pay out-of-pocket for long-term care services. And that means you may be able to strengthen your connections to family, home and nest egg by:

- Supplementing the help you receive from family members with professional caregiving services
- Getting the long-term care services you need in the comfort of your own home
- Protecting your retirement assets from being depleted by supplementing your out-of-pocket costs with the benefits of a long-term care insurance policy

When you add long-term care insurance to your retirement plan, you're not only taking an important step toward a more secure future...you're strengthening the connections to the things that matter most.



Long-Term Care insurance underwritten by:

**MUTUAL OF OMAHA INSURANCE COMPANY**

Mutual of Omaha Plaza

Omaha, NE 68175

*mutualofomaha.com*

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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.