

Long-Term Care Insurance

If you're like most people, you understand that purchasing a long-term care insurance policy may be a good idea. You know it may help:

- Prevent you from having to rely on your family for care
- 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.

Why Mutual of Omaha

Over 50 years of Mutual of Omaha's Wild Kingdom taught us that the animal kingdom and the human kingdom have something in common ... an instinct to protect what matters most. Through insurance and financial products, we help people protect their lives, protect their families, protect their kingdoms.

MutualofOmaha.com



ICC Disclosure: 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 form: ICC13-LTC13. This policy has exclusions, limitations and reductions and terms under which the policy may be continued in force or 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.

Coverage may meet the requirements for participating in a Long-Term Care Insurance Partnership Program. Under this program, you may be able to protect assets from Medicaid spend-down requirements through a feature known as "asset disregard." This is not a guarantee of Medicaid eligibility nor of any ability to disregard assets for purposes of Medicaid eligibility. States do not take part in company-specific marketing plans nor endorse specific company policy and certificate forms. Please contact the company or your state insurance department with any questions regarding state availability of this program. 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. You may be contacted by an insurance agent/producer.

Mutual of Omaha

LONG-TERM CARE INSURANCE

Discover the Cost of Waiting

Why it pays to buy now.



Mutual of Omaha

Underwritten by
Mutual of Omaha Insurance Company

ICC25453338

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.

Meet[Daniel]

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	[$541]	[$628]	[$774]	[$1,125]

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

[$9,241.50] per month for a semiprivate room

Assisted Living

[$5,510.50] per month for a one-bedroom unit

Home Health Care

[$5,735.84] per month for a home health aide

Source: [Mutual of Omaha's Cost-of-Care Survey conducted by illumifin, 2024; released March 2025. Nursing home costs are based on the national average of $308.05 per day, 30 days per month. Home health aide costs are based on the national average of $32.59 per hour, 44 hours per week, 4 weeks per month.]







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

Chronic Illness and severe cognitive impairments 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.

[Agent Photo]

[Agent Name]

[Agent Phone Number]

[Agent Email Address]

[Agent Insurance License Number]