



Protecting Your Retirement Assets





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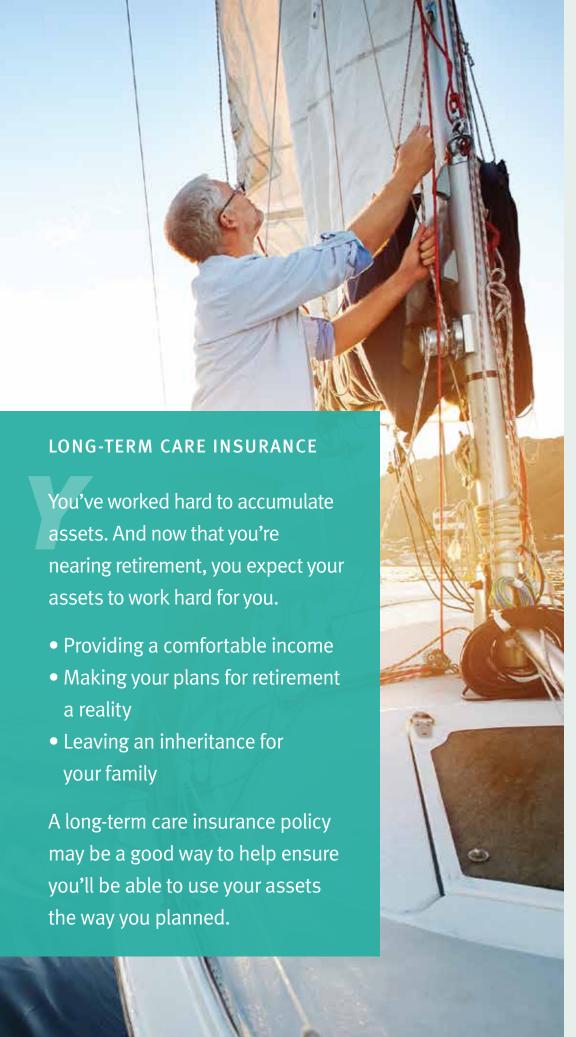
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Protecting Your Assets is a

Top Priority

You certainly don't want to put everything you've worked a lifetime to accumulate at risk. Unfortunately a long-term care situation may be expensive, which has the potential to quickly deplete your assets.

How would you pay?

If you're like most people, you probably haven't considered how you'll pay for the long-term care services you may need someday. Consider these national average costs:

\$6,990 per month for a semiprivate room in a nursing home

\$4,245 per month for a one-bedroom unit in an assisted living facility \$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. (Source available upon request.) 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.

Which Asset Would You Use?

Relying on retirement assets to pay for long-term care services may mean:

- Liquidating assets to pay for care. This includes dipping into 401(k) or savings accounts, cashing in stocks or CDs or selling property
- Paying unexpected capital gains tax, income tax and potential surrender charges generated from the liquidation of assets
- Foregoing any returns the liquidated assets were expected to generate
- Abandoning plans to leave an inheritance for children or grandchildren

Example: How Long Assets May Last

In this example, Sarah has \$200,000 in an account that's intended to cover living expenses during retirement. She plans to withdraw \$7,500 per month. How long do you think the money will last?

Account Balance	Monthly Withdrawal	How Long Will it Last?
\$200,000 Earning an annual return of 3% compounded monthly	\$7,500 Inflating by 3% per year	28 months





The Advantages Of a Long-Term Care Insurance Policy

When the need for long-term care services arises, having an insurance policy in place to help cover the cost of care may ensure your retirement assets can remain intact. This added measure of protection may also provide:

Control

Helps you avoid the need to liquidate assets to pay for long-term care services, leaving retirement assets for their intended purpose.

Flexibility

Helps allow you to maintain the retirement lifestyle you'd planned while also receiving policy benefits to help pay for the care you need.

A Legacy

Helps ensure sufficient assets remain in your estate to serve as an inheritance.