



LONG-TERM CARE INSURANCE

You've worked hard to accumulate assets. And now that you're nearing retirement, you expect your assets to work hard for you.

- Providing a comfortable income
- Making your plans for retirement a reality
- Leaving an inheritance for your family

A long-term care insurance policy may be a good way to help ensure you'll be able to use your assets the way you planned.



Underwritten by:
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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, 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.



Protecting Your Retirement Assets



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
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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.

