

LONG-TERM CARE INSURANCE



**Independence.
Family relationships.
Financial freedom.**

*A long-term care insurance
policy can help protect
what's important to you.*



CHOICES

When it comes to planning for your long-term care needs, you have choices.

- The choice to remain independent and receive quality care in your home.
- The choice not to burden your family or friends with the responsibility of caring for you.
- The choice to keep a lifetime of savings intact for the things you really want to do.

A long-term care insurance policy can help ensure these choices remain yours to make.





CHOOSE TO BE INDEPENDENT AND REMAIN IN YOUR HOME

Gone are the days when long-term care meant you had to go to a nursing home. Today, you can receive the care you need in your own home. Maybe you'll need help with day-to-day activities, like shopping and meal preparation, personal services, like bathing, dressing and moving about the house, or skilled care provided by a visiting nurse. A long-term care insurance policy can help provide the services you need in a setting that's right for you.

Did You Know

- Home health care services can cost well over \$20,000 per year (that's based on the services of a home health aide five hours per day five days per week at \$18 per hour). This figure is expected to climb to \$68,000 by 2030.²

² The MetLife Market Survey of Nursing Home and Health Care Costs, September 2004





CHOOSE NOT TO BURDEN FAMILY AND FRIENDS

It's comforting to know you have loved ones who care for you. But you may not realize the burden being a caregiver can place on a spouse/domestic partner, child, friend or neighbor. So, if you're counting on your family or friends to provide assistance, you should:

- Ask yourself if you would be comfortable having them help you with personal tasks like bathing, dressing or using the bathroom.
- Consider whether your family or friends are able to devote the time it takes to care for you in addition to their normal family and work obligations.
- Think about how being your caregiver may affect the relationship you enjoy.

A long-term care insurance policy allows you to receive quality care while preserving the relationships that are most important to you.

DID YOU KNOW

- Currently, 6.4 million people age 65 and older need long-term care services, and half of those over age 85 need assistance with the activities of daily living.³

³ *Nursing Home Costs Average \$181 Per Day in the U.S.*, Business Wire, August 5, 2003





CHOOSE TO USE YOUR LIFE SAVINGS FOR THINGS YOU REALLY WANT TO DO

There's no doubt long-term care services are costly, and you have a choice when it comes to paying for the care you need:

- You could use your own money and risk depleting a lifetime of savings.
- You could apply for Medicaid, but you would have to spend down your assets to meet federal and state requirements in order to be eligible.
- Or you could purchase a long-term care insurance policy.

A long-term care insurance policy is your best choice. Long-term care insurance policies can help assure you'll have money available to pay for your care. And that allows you to spend your life savings on things you really want to do – traveling the world, pursuing a hobby or simply spoiling your grandchildren.

DID YOU KNOW

- The average nursing home stay is 2.4 years at a cost of \$66,153 per year (that's \$158,766 for the average stay).⁴

⁴ *Nursing Home Costs Average \$181 Per Day in the U.S.*, Business Wire, August 5, 2003



IT'S NEVER TOO EARLY TO CONSIDER LONG-TERM CARE INSURANCE

The sooner you begin planning for your long-term care needs, the better. The cost of long-term care insurance policy premiums increases with age. So at age 45, you may pay about half of what a 60-year-old would pay.

Choose the right insurance company

When you're considering a long-term care insurance policy, it's important to look for a company that is committed to the long-term care market. **Mutual of Omaha has been selling long-term care insurance policies since 1987.** Mutual of Omaha remains firmly committed to helping people plan for their long-term care needs – now and in the future.



It's also important to look for a company that is stable and financially sound. Mutual of Omaha has a long history in the insurance industry; we've been paying claims to customers since 1909. And our strength and financial stability are confirmed by continually high ratings from leading industry-rating organizations.

Rating Company	Mutual of Omaha	Most Recent Update
A.M. Best Company, Inc. (for overall financial strength and ability to meet ongoing obligations to policyholders)	A (Excellent) This rating is third highest of 15	5/05
Moody's Investors Services (for current financial strength and ability to withstand financial stress in the future)	Aa3 (Excellent) This rating is fourth highest of 21	11/04
Standard & Poor's (for financial strength to meet obligations to policyholders)	AA- (Very Strong) This rating is fourth highest of 18	7/05

Choose a long-term care insurance policy that's right for you

Long-term care insurance policies from Mutual of Omaha allow you to make many important choices about your coverage, and that means you can tailor coverage to meet your own unique needs and budget. A licensed Mutual of Omaha insurance agent can analyze your situation, discuss your long-term care insurance options, answer your questions and help you choose a plan that's right for you.

Begin today.



Long-Term Care Insurance underwritten by:
MUTUAL of OMAHA INSURANCE COMPANY
Mutual of Omaha Plaza
Omaha, NE 68175-0001
mutualofomaha.com



MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



This policy has exclusions, limitations and reductions. For costs and complete details of the coverage, call or write your insurance agent or the company.

Policy forms LTC04I-TQ, LTC04I-NTQ, LTC04I-AG-TQ, LTC04I-AG-NTQ or state equivalent. In ID, LTC04I-1PLTQ-BR-ID, LTC04I-2PLTQ-BR-ID, LTC04I-1PLNTQ-BR-ID, LTC04I-2PLNTQ-BR-ID, LTC04I-[AG]-1PLTQ-BR-ID, LTC04I-[AG]-2PLTQ-BR-ID, LTC04I-[AG]-1PLNTQ-BR-ID, LTC04I-[AG]-2PLNTQ-BR-ID; In OK, LTC04I-TQ-OK, LTC04I-NTQ-OK, LTC04I-AG-TQ-OK, LTC04I-AG-NTQ-OK; In OR, LTC04I-1PLTQ-BR-OR, LTC04I-2PLTQ-BR-OR, LTC04I-1PLNTQ-BR-OR, LTC04I-2PLNTQ-BR-OR, LTC04I-AG-1PLTQ-BR-OR, LTC04I-AG-2PLTQ-BR-OR, LTC04I-AG-1PLNTQ-BR-OR, LTC04I-AG-2PLNTQ-BR-OR.