

Protect Your Client's Retirement Assets



You help them build wealth. You can help them protect it.

Did you know the need for long-term care services has the potential to deplete even the most secure retirement portfolio? That's why it's important for your clients to have a plan in place to help protect their assets.

What is Long-Term Care?

Long-term care comprises a variety of services people need when they can no longer do things they once did for themselves. As people age, they may need help with daily activities like grocery shopping, meal preparation and housekeeping. Or they may need personal care services – help with bathing, dressing, using the bathroom or taking medications properly. These services can be provided in a person's home, in an assisted living facility or in a nursing home. And they can be expensive.

What Does it Cost?

Based on national averages, the cost of long-term care services can range from over \$55,000 a year for home health care to more than \$91,000 a year for a semiprivate room in a nursing home.* And that's just for **one person**. Double that if both spouses need care.

**Mutual of Omaha's Cost-of-Care Study Conducted by LTCG, 2018; Released March 2019*

How Does it Impact Your Clients?

Without a long-term care insurance policy to help pay for care, many people are faced with the need to:

- Liquidate assets
- Cash in stocks
- Dip into savings and retirement accounts

What Does this Mean for You?

One of the facets of your job is asset management. You help people build wealth and plan for a comfortable retirement. However, the need for long-term care services can deplete your clients' financial portfolios. Make sure your clients' retirement plans include long-term care insurance. It's your fiduciary responsibility to help them protect their assets.

Learn more about Mutual of Omaha's long-term care insurance products on Sales Professional Access, mutualofomaha.com/sales-professionals.

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