



Long-Term Care Rider

Life Just Got Better

Help your clients get more out of their life insurance protection.

Almost 70 percent of people over age 65 will require chronic care later in life - for an average of three years. And, 20 percent of those individuals will need that care for longer than five years.*

Long-term care services can be expensive. In fact, based on national average costs, people can expect to pay more than \$85,000 per year for a semi-private room in a nursing home - and that figure is expected to keep rising.**

Today's \$85,000 national average nursing home cost may increase to \$177,971 in 25 years!***

Now is the time for your clients to put a long-term care planning strategy in place.

Use these sales ideas to learn more about how to position our new Long-Term Care Rider, now available on Income AdvantageSM IUL and Life Protection AdvantageSM IUL.

- [Protect Your Assets and Leave an Inheritance →](#)
- [Selling to Younger Clients - The Risks of Not Planning Ahead →](#)
- [A Long-Term Care Rider with a Back-Up Plan →](#)

*Source: U.S. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, October 2017.

**Source: Mutual of Omaha's Cost of Care Study, conducted by Long-Term Care Group, 2015, released 2016.

***Assuming a 3 percent inflation rate.

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