



## 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 Advantage<sup>SM</sup> IUL and Life Protection Advantage<sup>SM</sup> 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 →](#)

Visit [mutualofomaha.com/ltc-rider](https://mutualofomaha.com/ltc-rider) for more information.

\*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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