



➤ The best time to buy a long-term care insurance policy is the day before you need it. Unfortunately, no one knows when that day will come. The need for long-term care services can happen to anyone at any time.



## ➤ The Cost of Waiting TO PURCHASE LONG-TERM CARE INSURANCE



# You Understand the Need

If you're like most people, you know purchasing a long-term care insurance policy may be a good idea. It may allow you to avoid relying on your family help, preserve your ability to remain at home so you can avoid going to a nursing home, and protect your retirement nest egg from the high cost of long-term care services.

Yet with everything going on in your life, purchasing a long-term care insurance policy may not be a priority.



## A Good Reason to Buy Now

The cost of a long-term care insurance policy is based on your age when you purchase a policy. That means the younger you are, the less expensive it will be. See how waiting to purchase long-term care insurance may increase your premium.

Age at time of purchase	50	55	60	65
Annual premium	\$525	\$609	\$751	\$1,091

Long-term care premium example is based on rates for a male purchasing a MutualCare® Secure Solution policy with a \$3,000 monthly benefit, \$108,000 policy limit, 36-month benefit period and 90-day elimination period.

## The Real Cost of Waiting

No one knows what the future holds. It's possible you could receive a health diagnosis tomorrow that makes you ineligible for coverage. If you wait until your health fails, you may not be able to purchase a long-term care insurance policy at any price. Paying the entire bill for long-term care services is the real cost of waiting.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000. Policy form: ICC13-LTC13. This policy has exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. The company may increase premiums. Benefits may be provided by a combination of the policy and riders and are subject to underwriting. A medical exam may be required for coverage. For costs and complete details of coverage, call your agent/producer or write to the company.

**This is a solicitation of insurance. You may be contacted by telephone by an insurance agent/producer.**



## An Important Consideration:

The decision to purchase a long-term care insurance policy is one that shouldn't wait.

Purchasing a policy while you're young and in good health ensures you get the coverage you need at the most affordable price.

I'll be happy to tell you more.

**Steve Clott, CPA CFP® EA ('78, '96, '96)**

**Dedicated Insurance Advisers LLC**

**Dedicated Investment Advisers LLC,**

a Registered Investment Adviser (RIA)

2024 Darby Rd.

Havertown, PA 19083-2305

(610) 446-0440

(610) 446-0441 (fax)

Securities offered thru Dedicated Investment Advisers LLC "Advisor" can be spelled 2 ways. Congress chose "Adviser" in 1940.

Registered Investment Advisors vs. Brokers: What's the difference?

Your referrals are welcomed and appreciated. Year-Round