

[Company Name]  
[fname] [lname]  
[address1], [address2]  
[city], [state] [zip]

[office] office  
[mobile] cell  
[fax] fax  
[email]  
[license #]

## What matters most?

As you get older, there's a chance you'll need help with life's daily activities. If that should happen, what's your biggest concern ... ensuring you won't have to rely on your family ... staying in your home as long as possible ... protecting your retirement nest egg?

The need for long-term care has the potential to impact the connections to all the things you hold dear.

- Your family – The connections you have with family members may be impacted when a spouse or child must take on the role of caregiver
- Your home – The connection you have to your home may dissolve when you can no longer manage there by yourself
- Your nest egg – The connection to your nest egg may be weakened when the assets you worked a lifetime to accumulate must be used to pay for long-term care services

### How to Stay Connected

A long-term care insurance policy may help keep connections strong. As part of your overall plan for retirement, it may help you pay for a portion of the care you need, reducing the amount you would have to pay out-of-pocket for long-term care services. And that means you may be able to strengthen your connections to family, home and nest egg by:

- Supplementing the help you receive from family members with professional caregiving services
- Getting the long-term care services you need in the comfort of your own home
- Protecting your retirement assets from being depleted by supplementing your out-of-pocket costs with the benefits of a long-term care insurance policy

Contact me today to learn how adding a long-term care insurance policy to your retirement plan can help strengthen the connections to the things that matter most. I'll be happy to answer your questions and help you assess your long-term care needs. And as always, there's no cost or obligation to buy.

Sincerely,

[fname] [lname]

*An Independent Licensed Agent*

P.S. If you're like many people, you may not know a lot about long-term care insurance. My goal is to provide the education you need so you're able to make an informed decision about whether a long-term care policy will alleviate your concerns.

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## MUTUAL OF OMAHA INSURANCE COMPANY

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-775-6000. Policy form: LTC09M-CA, LTC09M-AG-CA. These policies have exclusions, limitations, reductions and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, call your agent or write to the company.

**This is a solicitation of insurance.** An insurance agent may contact you by telephone to provide additional information.

