

Planning For Your Future

Long-Term Care Insurance Can Help You Savor The Comforts Of Home

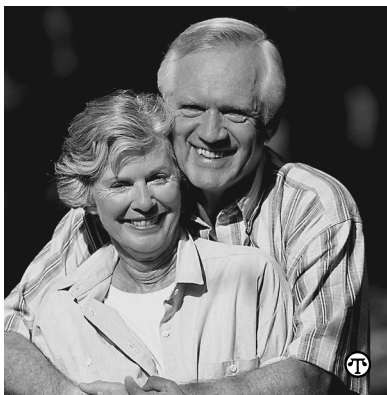
(NAPSA)—For most people, the comfort of home is an unparalleled feeling. So it's understandable why many people choose to stay in their own homes as long as possible, even when facing the challenges associated with aging.

However, the effect of providing care for a family member can be a strain physically, emotionally and financially. In a survey of people who purchased long-term care insurance from one major insurance company, 41 percent said they did so because they didn't want to be a burden on their family.

"Many of the baby boomer generation have seen their parents or other family members deal with long-term care issues and have even had to act as a caregiver for an aging parent themselves," said James Blackledge, senior vice president and product line officer at Mutual of Omaha. "This generation is determined to not place the same burden on their own children."

A common misconception about long-term care insurance is that it only provides coverage for nursing home care. However, many long-term care insurance policies offer coverage for necessary home modifications, home health aids as well as homemaker services that can help lessen the effect on family members.

Even with savings, the idea of self-funding long-term care is unrealistic for most Americans. With the average annual cost of nursing home care, assisted living



You can be more comfortable as time goes by knowing you've planned for long-term care.

and home health care rising, said Blackledge, the cost of just two or three years of long-term care can wipe out the average American's retirement savings.

"Long-term care insurance protects your assets so you don't have to watch your life savings whittled away by the cost of your care," Blackledge said. "And long-term care insurance has evolved over the past few years to be more affordable than ever."

Because you never know when you're going to need long-term care, experts advise selecting a company that is experienced in long-term care insurance and financially sound to ensure it will be around to provide you with coverage far into the future.

For more information on long-term care insurance, please visit mutualofomaha.com.