

# PROTECTING ASSETS

WITH A COMPREHENSIVE LONG-TERM CARE PLAN

You insure your health, your life and your business. You save for the future with contributions to your retirement accounts. And through your benefit programs, you help your employees do the same.

**What if one of your employees or you developed a chronic illness, disabling condition or cognitive impairment?**

**How would your employees and you protect against what could be one of the greatest threats to financial security and independence?**

**A long-term care plan can help protect what your employees and you have worked hard to build.**

Long-term care can present physical and emotional challenges for an entire family, and it may require services that generally are not covered by health insurance or Medicare. A long-term care plan can help provide extended care either at home, in the community or in an assisted living or nursing home facility.

As part of your business' overall benefit program, a long-term care plan can offer a number of benefits:

- **Protection** against the financial impact of a long-term care event on employees and their families.
- **Freedom** to arrange for care when it's needed and where it's desired.

- **Continuity** of productivity and reduction of employee absence if a family member requires care.
- **Reward** and retention of employees and key contributors.
- **Distinction** of your benefit program from that of competitors.

A long-term care plan can be offered to all employees or selectively to key contributors. An employer can choose to pay any portion of the cost for employees, and providing benefits may be tax deductible to the business.

**Protecting income with a trusted partner, with one company and with an industry leader offers additional value.**

## WORK WITH A TRUSTED PARTNER

It's not something anyone wants to contemplate, but what if a family member or you needed extended care? How would you:

- Meet the rising cost of care, either at home, in the community or in an assisted care or nursing home facility?
- Avoid having to make significant lifestyle changes?
- Keep your financial plan on track?

Meet with a Northwestern Mutual representative to discuss options for funding a long-term care plan that can help protect your business, your employees and you.

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