



Long Term Care Premium Summary Prepared for Valued Sample Couple  
Presented by Valued Agent

All rates shown below are annual and include: 5 year Benefit Period, Shared Care Rider, 90 Day Elimination Period

		\$3000 Monthly Benefit No Inflation Protection	\$6000 Monthly Benefit No Inflation Protection	\$6000 Monthly Benefit 3% Inflation Protection	\$9000 Monthly Benefit No Inflation Protection
<b>Value of Total Pool Per Person</b>		<b>\$180,000</b>	<b>\$360,000</b>	<b>\$360,000 +</b>	<b>\$540,000</b>
Male and Female 45	Preferred/Preferred	\$1,371	\$2,742	\$6,898	\$4,112
Male and Female 55	Preferred/Preferred	\$1,797	\$3,593	\$8,506	\$5,389
Male and Female 60	Preferred/Preferred	\$2,241	\$4,481	\$9,871	\$6,722
Male and Female 65	Preferred/Standard	\$3,561	\$7,122	\$13,599	\$10,683
Male and Female 70	Standard/Standard	\$5,595	\$11,189	\$18,260	\$16,784

The findings of a major study determined that the average time on a long term care insurance claim is 4 1/4 years.

Of the 400,000 claims analyzed, 95% of all claims were for under \$200,000 of dollars paid. This means there was only a 5% chance a claim would be over \$200,000. Most of these people were in their 80s when on claim.

Taking into consideration inflation and medical technology, to cover 95%, a 60 year old should have a pool of dollars valuing \$400,000 should a claim begin at age 80. That increases to \$475,000 if the claim were to begin at age 85.

A 65 year old should have \$475,000 in their available pool by age 80 and \$500,000 by age 85.

These are per person and it is suggested that at minimum of four to five year benefit period should be taken into consideration.

There are also options where life insurance can be used to help pay for long term care expenses.

What's right for you? Let us help determine what is in your best interest.