



"Building CAREfidence In Financial Planning"

CARE Profile - Pre-Report Results

Client	Sex	Age	State	Mapped Cost Region	Cost Data Status	Prepared
Betty Boomer	F	66.3	AZ	Tucson	USER COST TABLE	8/28/2026

CARE Projection	Result	Methodology Note
Planning Life Expectancy	90.3	Beta 7.3 Planning LE
Probability Living to Age 90	37.1%	Interpolated table-driven conditional survival probability adjusted by Beta 7.3 health modifiers
Probability Living to Age 95	16.0%	Interpolated table-driven conditional survival probability; constrained to P90 ≥ P95
Probability Living to Age 100	4.3%	Interpolated table-driven conditional survival probability; constrained to P95 ≥ P100
Expected Care Start Age	86.6	Client label for projected beginning of expected care period
Expected Care Duration	3.75	Expected cumulative care years

Care Dispersion	Percent	Years	Annual Current Cost	Projected Cost
Home Health Care	42%	1.58	\$77,379	\$121,872
Assisted Living Facility	30%	1.13	\$71,638	\$80,593
Nursing Home	28%	1.05	\$109,223	\$114,684
		3.75		

CARE Delta Summary	Result	On / Off Balance Sheet Planning Prompt
Current Cost of Projected Care	\$317,149	
Equivalent Monthly Cost	\$7,048	
Potential Funding Identified	\$0	
CARE Delta	\$317,149	This is the current CARE Delta.

Methodology Notes

The CARE Profile is a financial planning exposure model, not an underwriting model, medical diagnosis, insurance eligibility decision, or actuarial reserve model.

Certain outputs are derived planning constructs designed to produce a consistent, explainable measure of long-term care exposure.

Expected Care Start Age is the client-facing label for Projected Beginning of the Expected Care Period.

Current Cost uses today's dollars only. No future inflation is included in this pre-report engine.

Interpolated age/sex conditional mortality + morbidity/lifestyle/family/cluster logic + intentional 4-year planning-horizon adjustment

Cost Data Status now reflects USER COST TABLE or STATE AVERAGE FALLBACK based on selected state/region.

Equivalent Monthly Cost is a weighted average expression of the same projected care event, not literal monthly billing.