

			TRADITIONAL LTC INSURANCE	LIFE / LTC HYBRID	LIFE INSURANCE W/ A LTC RIDER
Plan Funding			\$2,708	\$4,765	\$8,348
Premium			Annual Premium / Lifetime	Pay To Age 65	Pay To Age 65
Duration					
Cost Certainty			NO: Premiums are non-guaranteed	YES: All premiums are guaranteed.	YES: All premiums are guaranteed.
L I V E	Monthly LTC Benefit	Year 1	\$5,000	\$5,000	\$20,000
		Year 10	\$6,524	\$6,524	
		Year 20	\$8,768	\$8,768	
		Year 30	\$11,783	\$11,783	
		Year 40	\$15,835	\$15,835	
		Year 50	\$21,281	\$21,281	
	Total LTC Benefits	Year 1	\$240,000	\$251,019	\$1,000,000
		Year 50	\$1,021,493	\$1,068,390	
Benefit Period			48 Months	48 Months	50 Months
Inflation Protection			3% Compound	3% Compound	Not Available
Benefit Model			Reimbursement	Indemnity	Indemnity
Elimination Period			90 Days	90 Days	90 Days
30-Yr Premium Outlay			\$81,240 ^	\$142,937	\$250,440
30-Yr Net Outlay (Premiums relative to Cash Value)			- \$81,240 ^	\$0	+ \$158,744
Q U I T	Cash Value of the Plan	Year 15	\$0	\$71,468	\$122,596 *
		Year 30	\$0	\$142,937	\$409,184 *
		Year 45	\$0	\$142,937	\$852,259 *
D I E	Residual Value (Death Benefit) if LTC Is Not Needed		\$0	\$144,000	\$1,000,000
			This plan will have no residual value.	A tax-free life insurance death benefit is paid to the beneficiaries.	A tax-free life insurance death benefit is paid to the beneficiaries.
Underwriting			Traditional: Underwriting may include a phone interview, cognitive test, paramed exam, and review of medical records.	Simplified: However, a lengthy process and the need to review medical records or complete a paramed exam should be expected.	Simplified: However, a lengthy process and the need to review medical records or complete a paramed exam should be expected.
Basic Plan Platform			LTC benefits are provided by “use it or lose it” benefits similar to health, homeowners, or auto insurance.	LTC benefits are provided by an acceleration of the death benefit or applicable policy rider.	LTC benefits are provided by an acceleration of the death benefit or applicable policy rider.
Features & Benefits			Flexible Plan Design: Allows for customization, with plan benefits based on the premium & selected options.		
Benefit Taxation			Benefits from these solutions are intended to be TAX-FREE, per IRC §7702(b) OR §101(g), up to Federal per diem limits and up to the maximum policy limits specified in the contract.		

The information provided is a comparison of plan design options – Please refer to carrier-specific illustrations for complete details, values, projections and disclaimers.

* Non-Guaranteed Projections based on 6% gross index performance ^ Assumes No Future Rate Increases