

			LIFE / LTC HYBRID	TRADITIONAL LTC INSURANCE	LIFE INSURANCE WITH CI RIDER
Plan Funding	Premium		\$9,160	\$11,157	\$23,804
	Duration		10-Pay Premium	10-Pay Premium	10-Pay Premium
Cost Certainty			YES All premiums are guaranteed.	NO Premiums are non-guaranteed	YES All premiums are guaranteed.
LIVE	Monthly LTC Benefit	Year 1	\$4,200	\$4,200	\$8,500
		Year 10	\$5,480	\$5,480	
		Year 20	\$7,365	\$7,365	
		Year 25	\$8,538	\$8,538	
	Total Benefits	Year 1	\$210,855	\$201,600	\$425,000
		Year 25	\$428,624	\$422,106	
Benefit Period			48 Months	48 Months	50 Months
Inflation Protection			3% Compound	3% Compound	N / A
Benefit Model			Indemnity	Reimbursement	Indemnity
Elimination Period			90 Days	90 Days	90 Days
20-Yr Premium Outlay			\$91,568	\$111,572	\$238,044
20-Yr Net Outlay (Premiums relative to Cash Value)			-\$20,841	-\$111,572	-\$238,044
QUIT	Cash Value of the Plan	Year 10	\$55,128	\$0	\$0
		Year 20	\$70,727	\$0	\$0
		Year 30	\$84,226	\$0	\$0
DEATH	Residual Value (Death Benefit) if LTC Is Not Needed	\$100,800 A tax-free life insurance death benefit is paid to the beneficiaries.	\$0 This plan will have no residual value.	\$425,000 A tax-free life insurance death benefit is paid to the beneficiaries.	
Underwriting			Simplified: However, a lengthy process and the need to review medical records or complete a paramed exam should be expected for those with health concerns.	Traditional: Underwriting may include a phone interview, cognitive test, paramed exam, and review of medical records.	Traditional life insurance underwriting standards and requirements would apply.
Basic Plan Platform			LTC benefits are provided by an acceleration of the death benefit or an applicable policy rider.	LTC provides "use it or lose it" benefits similar to health, homeowners, or auto insurance.	LTC benefits are provided by an acceleration of the death benefit.
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.