

			TRADITIONAL LTC INSURANCE	LIFE / LTC HYBRID	LIFE / LTC HYBRID
Plan Funding			\$9,575	\$133,452	\$193,568
Premium					
Duration			Annual Premium / Lifetime	Single-Premium	IRA Transfer Funding 10 Annual Distributions
Cost Certainty			NO Premiums are non-guaranteed	YES All premiums are guaranteed.	YES All premiums are guaranteed.
LIVE	Monthly LTC Benefit	Year 1	\$6,000	\$6,000	\$6,000
		Year 10	\$7,829	\$7,829	\$7,829
		Year 20	\$10,521	\$10,521	\$10,521
	Total Benefits	Year 1	\$360,000	\$382,258	\$400,000
		Year 20	\$631,262	\$670,291	\$701,408
	Benefit Period			60 Months	60 Months
Inflation Protection			3% Compound	3% Compound	3% Compound
Benefit Model			Reimbursement	Indemnity	Reimbursement
Elimination Period			0 Days – Home Health Care 90 Days – Facility-Based Care	90 Days	0 Days – Home Health Care 90 Days – Facility-Based Care
20-Yr Premium Outlay			\$191,509	\$133,452	\$193,568
20-Yr Net Outlay (Premiums relative to Cash Value)			- \$191,509	- \$21,889	- \$41,456
QUIT	Cash Value of the Plan	Year 10	\$0	\$89,797	\$120,890
		Year 20	\$0	\$111,563	\$152,112
		Year 30	\$0	\$126,989	\$174,874
DIE	Residual Value (Death Benefit) if LTC Is Not Needed		\$0	\$144,000	\$200,000
			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 provides “use it or lose it” benefits similar to auto or homeowners insurance.	LTC benefits are provided by accelerating the death benefit and then accessing an applicable policy rider.	LTC benefits are provided by accelerating the death benefit and then accessing an 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.