

		PPA-COMPLIANT LTC ANNUITY	EXISTING ANNUITY
Plan Funding	Source	\$200,000 1035 Exchange	\$200,000 Current Value
Benefit Taxation		LTC Benefits from this solution are intended to be TAX-FREE, per IRC §7702(b), up to Federal per diem limits and the maximum policy limits specified in the contract.	<b>LIFO Accounting rules apply:</b> ALL withdrawals of gains will be TAXABLE in the year taken, until withdrawals of basis occurs and those would not be taxable.
LIVE	Total Initial LTC Benefits	\$623,570	\$175,000
	Initial Monthly LTC Benefit	\$6,928	T B D
Benefit Period		90 Months	T B D
Inflation Protection		Optional	Not Available
Benefit Model		Reimbursement	N / A
Elimination Period		0 Days – Home Health Care 90 Days – Facility-Based Care	0 Days
20-Yr Premium Outlay		\$200,000	N / A
20-Yr Net Outlay (Premiums relative to Cash Value)		T B D	N / A
QUIT	Cash Value of the Plan	Year 10	T B D
		Year 20	T B D
		Year 30	T B D
DEATH	Residual Value (Death Benefit) if LTC Is Not Needed	T B D Beneficiaries would receive a typical annuity death benefit.	T B D Beneficiaries would receive a typical annuity death benefit.
Underwriting		Simplified: Required a medical questionnaire and potentially a review of prescription history. A cognitive exam is required for those of age 70.	N / A
Basic Plan Platform		LTC benefits are provided based on a multiplier of the annuity's accumulated cash value and the continuation of benefits rider.	LTC coverage would be limited to withdrawals based on the contractually provided methods.
Cost Certainty		YES: All premiums are guaranteed.	N / A
Features & Benefits		Flexible Plan Design: Allows for customization, with plan benefits based on the premium & selected options.	N / A

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