

			LIFE / LTC HYBRID	LIFE / LTC HYBRID
Plan Funding		Premium	\$30,000	\$30,000
		Duration	10-Pay Premium	10-Pay Premium
LIVE	Monthly LTC Benefit	Year 1	\$13,595	\$9,536
		Year 10		
		Year 20		
		Year 25		
	Total Benefits	Year 1 Year 25	\$1,305,165	\$953,590
Benefit Period			96 Months <small>(Shared LTC Benefit)</small>	100 Months <small>(Shared LTC Benefit)</small>
Inflation Protection			Optional	Optional
Benefit Model			Indemnity	Reimbursement
Elimination Period			90 Days*	0 Days – Home Health Care 90 Days – Facility-Based Care
20-Yr Premium Outlay			\$300,000	\$300,000
20-Yr Net Outlay <small>(Premiums relative to Cash Value)</small>			+ \$16,958	+ \$12,201
QUIT	Cash Value of the Plan	Year 10	\$226,652	\$224,489
		Year 20	\$316,958	\$312,201
		Year 30	\$404,584	\$392,946
DEATH	Residual Value (Death Benefit) if LTC Is Not Needed		\$489,437 A TAX-FREE life insurance death benefit will be paid to the beneficiaries.	\$479,795 A TAX-FREE life insurance death benefit will be paid to the beneficiaries.
Underwriting		Simplified: However, a lengthy process and the need to review medical records should be expected for those with health concerns.		
Cost Certainty		YES: All premiums are guaranteed.		
Basic Plan Platform		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.

* LTC Benefits are paid retroactively to Day 1 after satisfying a 90-day Elimination Period.