



Long-Term Care Planning Options  
for  
**Charlie & Carol Cash**

		TRADITIONAL LTC INSURANCE	LIFE / LTC HYBRID	LIFE / LTC HYBRID
Plan Funding	Premium	<b>\$12,038</b>	<b>\$28,350</b>	<b>\$204,680</b>
	Duration	Annual Premium / Lifetime	10-Pay Premium	IRA Transfer Funding 10 Distributions
Cost Certainty		<b>NO:</b> Premiums are non-guaranteed	<b>YES:</b> All premiums are guaranteed.	<b>YES:</b> All premiums are guaranteed.
LIVE	Monthly LTC Benefit	\$7,500	\$7,500	\$7,500
	Total Benefits	\$540,000	\$540,000	\$500,000
Benefit Period		72 Months (Shared Care)	72 Months (Shared Care)	66 Months (Shared Care)
Inflation Protection		Optional	Optional	Optional
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		\$240,760	\$261,185	\$204,680
20-Year Net Outlay (Premiums relative to Cash Value)		<b>- \$240,760</b>	<b>- \$38,313</b>	<b>+ \$1,138</b>
QUIT	Cash Value of the Plan	Year 10	\$0	\$173,146
		Year 20	\$0	\$222,872
		Year 30	\$0	\$249,079
DIE	Residual Value (Death Benefit) if LTC Is Not Needed	\$0	\$270,000	\$250,330
		This plan will have no residual value.	A tax-free life insurance death benefit is paid to the beneficiaries.	
Underwriting		Traditional: Process will 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 for those with health concerns.	
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.	
Features & Benefits		Flexible Plan Design: Allows for customization with premium based on plan benefits & 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.