

Creative Care Design for Long-Term Care



Pay Yourself or Not

F60, Married - \$100K Deposit - Individual Hybrid

Age	Mo. LTCi Benefit	Total LTCi Benefit Pool	Death Benefit
60	\$ 5,200	\$ 424,000	\$ 126,000
70	\$ 7,800	\$ 612,000	\$ 126,000
80	\$ 10,500	\$ 800,400	\$ 126,000
90	\$ 13,100	\$ 988,800	\$ 126,000

High Deductible "Umbrella-Like" LTC

60 Yr Old Couple - \$200,000 Deposit - Survivor Life Hybrid

Age	Mo. LTCi Benefit*	Total LTCi Benefit Pool	Death Benefit
60	\$ 8,700	Unlimited	\$ 289,000
70	\$ 8,700	Unlimited	\$ 289,000
80	\$ 8,700	Unlimited	\$ 289,000
90	\$ 8,700	Unlimited	\$ 289,000

* Monthly benefit is per person, if both on claim \$17,400/mo

Legacy or Care

60 Yr Old Couple - \$200,000 Deposit - Survivor Life w/Rider

Age	Mo. LTCi Benefit*	Total LTCi Benefit Pool	Death Benefit	IRR on DB
60	\$ 12,300	\$ 652,000	\$ 652,000	225%
70	\$ 13,040	\$ 652,000	\$ 652,000	11%
80	\$ 13,040	\$ 652,000	\$ 652,000	6%
90	\$ 13,040	\$ 652,000	\$ 652,000	4%

*LTCi benefits capped at the HIPPA per diem at time of claim (\$410/day 2024)

*LTCi benefit only pays after 1st death or if both insureds need care at the same time.

Standard Nonsmoker Rates effective 4/2024