Some clients considering long term care insurance are concerned that the benefits of coverage may not be worth the cost in premiums paid. This illustration shows how the benefits you receive when you need care compare with the premiums you have paid up to that time.

Specifically the table below shows the number of days of receiving benefits until you have received back all the money you have paid in premiums. At this point you have "broken even" and any further benefits are over and above your cost of insurance.

If you have chosen an inflation protection or benefit increase option, then the table uses your maximum daily benefit at the time you begin to receive benefits, which is higher than your initial daily benefit.

Client: Valued Clien	nt	Age: 54	DOB:	State: AL	
Partnership Plan	No	Waiver of HHC EP		No	
Gender	Female	Inflation Protection		3% Compound	
Underwriting Class	Preferred	Nonforfeiture		Contingent	
Monthly Benefit	\$4500	Return of Premium		No	
Benefit Period	3 Years	Shared Care		No	
Pool of Money	\$162,000.00	Security Benefit		No	
Home Care Benefit	100%	Partner Discount		None	
Assisted Living	100%	Group Discount		No	
Cash Benefit	30%	Payment Option		Lifetime	
Cash Benefit Amount	\$1350	Modal Factor		Annual	
Elimination Period	90 day				
Premium	\$2,421.47				
Years Premium Paid		Days to Recover Premiums Paid		Paid	
1		16			
	5	76			
	10		142		
	15		199		
	20		247		
	25		290		

This is an independent illustration not provided or approved by the issuers of the policies shown. Use the Insurer's forms and software for Insurer-approved quotes and applications.

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