



The Cost of Long Term Care is Compounding

Shouldn't Your Insurance, Too?

IMPACT OF INFLATION PROTECTION ON LTCI DAILY BENEFIT			
Years	\$100 Daily Benefit No Inflation Protection	\$100 Daily Benefit With 5% Simple Inflation Protection	\$100 Daily Benefit With 5% Compound Inflation Protection
1	\$100.00	\$100.00	\$100.00
2	100.00	105.00	105.00
3	100.00	110.00	110.25
4	100.00	115.00	115.76
5	100.00	120.00	121.55
6	100.00	125.00	127.63
7	100.00	130.00	134.01
8	100.00	135.00	140.71
9	100.00	140.00	147.75
10	100.00	145.00	155.13
11	100.00	150.00	162.89
12	100.00	155.00	171.03
13	100.00	160.00	179.59
14	100.00	165.00	188.56
15	100.00	170.00	197.99
16	100.00	175.00	207.89
17	100.00	180.00	218.29
18	100.00	185.00	229.20
19	100.00	190.00	240.66
20	100.00	195.00	252.70
25	100.00	220.00	322.51
30	100.00	245.00	411.61
35	100.00	270.00	525.33
40	100.00	295.00	670.48

Simple Inflation Option -
increases your Daily Benefit by 5% of the original daily benefit for the life of the policy, even while you are receiving benefits.

Compound Inflation Option -
increases your Daily Benefit by 5% per year on a compound basis for the life of the policy, even while you are receiving benefits.

EXAMPLE A
To see what an \$80 daily benefit is with Simple Inflation Protection after six years, multiply:
 $0.8 \times \$125 = \100

EXAMPLE B
To see what a \$130 daily benefit is with Compound Inflation Protection after 15 years, multiply:
 $1.3 \times \$197.99 = \257.39



INVEST

INSURE

RETIRE

You can't predict. You can prepare.®