

Premium

\$83.40

X 12

\$1,000

X 30

\$30,000



# Quick Payback

Benefit in 30 Years

\$600 a day (\$18,250 per month) - home or facility  
\$657,000 benefit pool

Payback =  
1.6 months

40 year old - \$150 daily (\$4500 monthly benefit), 3 yr benefit period (\$164,250 benefit account) with 5% compound inflation for life

# LTCI VS. Investing

\$30,024 x 8% for 30 years

earns \$113,000 BEFORE  
taxes and investment fees  
vs.

**\$657,000**

**(benefit pool in 30 years)**



Premium

\$99.60

X 12

\$1,195.20

X 30

\$35,850



50 year old - \$150 daily (\$4500 monthly benefit), 3 yr benefit period (\$164,250 benefit account) with 5% compound inflation for life

# Quick Payback

Benefit in 30 Years

\$600 a day (\$18,250 per month) - home or facility  
\$657,000 benefit pool

Payback =  
1.9 months

# LTCI VS. Investing

$\$35,850 \times 8\%$  for 30 years

earns \$135,000 BEFORE  
taxes and investment fees  
vs.

**\$657,000**

**(benefit pool in 30 years)**

