

Lorenz LTC
 Funding at \$15k annually (\$30k total) for 10 years

Elodie (age 54)

		<----- Day 1 Benefits ----->				<----- age 80 Benefits ----->				
Company	Policy Type	Face/DB	LTC Pool	LTC Monthly	years	Face/DB	LTC Pool	LTC Monthly	years	Notes
AIG	Life/LTC	\$558,469	\$558,469	\$10,950 (IRS max)	4	\$558,469	\$558,469	\$23,615* (IRS max)	2	Indemnity, 90 day elim, WOP, rate guar, 100% ROP yr 25, expires age 105
Minn	LTC/Life	\$153,799	\$330,668	\$6,408	4	\$153,799	\$730,547	\$14,739	4	Indemnity, 90 day elim, no WOP, rate guar, 100% ROP yrs 11+

Karl (age 54)

		<----- Day 1 Benefits ----->				<----- age 80 Benefits ----->				
Company	Policy Type	Face/DB	LTC Pool	LTC Monthly	years	Face/DB	LTC Pool	LTC Monthly	years	Notes
AIG	Life/LTC	\$520,908	\$520,908	\$10,950 (IRS max)	4	\$520,908	\$520,908	\$23,615* (IRS max)	2	Indemnity, 90 day elim, WOP, rate guar, 100% ROP yr 25, expires age 105
Minn	LTC/Life	\$124,071	\$267,380	\$5,169	4	\$124,071	\$950,718	\$18,381	4	Indemnity, 90 day elim, no WOP, rate guar, 100% ROP yrs 11+

* assumes 3% inflation

Traditional LTC Option - NGL
 Annual Premium = \$16,488 for 10 years

		<----- Day 1 Benefits ----->				<----- age 79 Benefits ----->				
	Policy Type	Face/DB	LTC Pool	LTC Monthly	years	Face/DB	LTC Pool	LTC Monthly	years	Notes
Elodie	Joint LTC	NA	\$438,000	\$9,125	4	NA	\$917,070	\$19,105	4	Reimbursement, 90 day elim (0 for HCCS),
Karl	Joint LTC	NA	\$438,000	\$9,125	4	NA	\$917,070	\$19,105	4	WOP, no rate guarantee