



# A New Approach to LTC Planning

When it comes to planning for long-term care, research strongly suggests the best way to get someone to take action is to make it simple. We recommend advisors reduce the number of decisions prospective buyers need to make. A "Good, Better, Best" approach as shown below allows the client to choose the best coverage that fits their budget.

## GOOD



Gain access to essential care coordination services, while also covering a portion of the cost of care and locking in your current age and health.

**\$1500**

Annual premium with 3% compound inflation protection

## BETTER



A plan that has a higher benefit to offset the cost of a long-term care event.

**\$2500**

Annual premium with 3% compound inflation protection

## BEST



A plan that will provide a significant amount of coverage to cover the majority to full cost at the time of care.

**\$3800**

Annual premium with 3% compound inflation protection

<b>AGE 45</b> Initial coverage: \$133,200 Monthly benefit: \$3,700 Coverage at age 80: \$374,806	<b>AGE 45</b> Initial coverage: \$219,600 Monthly benefit: \$6,100 Coverage at age 80: \$617,924	<b>AGE 45</b> Initial coverage: \$334,800 Monthly benefit: \$9,300 Coverage at age 80: \$942,081
<b>AGE 50</b> Initial coverage: \$118,800 Monthly benefit: \$3,300 Coverage at age 80: \$288,358	<b>AGE 50</b> Initial coverage: \$198,000 Monthly benefit: \$5,500 Coverage at age 80: \$480,597	<b>AGE 50</b> Initial coverage: \$306,000 Monthly benefit: \$8,500 Coverage at age 80: \$742,742
<b>AGE 55</b> Initial coverage: \$104,400 Monthly benefit: \$2,900 Coverage at age 80: \$218,590	<b>AGE 55</b> Initial coverage: \$176,400 Monthly benefit: \$4,900 Coverage at age 80: \$369,342	<b>AGE 55</b> Initial coverage: \$266,400 Monthly benefit: \$7,400 Coverage at age 80: \$557,782
<b>AGE 60</b> Initial coverage: \$90,000 Monthly benefit: \$2,500 Coverage at age 80: \$162,550	<b>AGE 60</b> Initial coverage: \$147,600 Monthly benefit: \$4,100 Coverage at age 80: \$266,582	<b>AGE 60</b> Initial coverage: \$223,200 Monthly benefit: \$6,200 Coverage at age 80: \$403,124
<b>AGE 65</b> Initial coverage: \$64,800 Monthly benefit: \$1,800 Coverage at age 80: \$100,956	<b>AGE 65</b> Initial coverage: \$108,000 Monthly benefit: \$3,000 Coverage at age 80: \$168,260	<b>AGE 65</b> Initial coverage: \$165,600 Monthly benefit: \$4,600 Coverage at age 80: \$257,999

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**IT'S TIME TO TALK ABOUT LONG-TERM CARE, AND WE CAN HELP!**

Good, Better, Best: rates for illustrative purposes only. Assumptions used John Hancock Performance LTC product, single female, Alabama rates, standard health. Additional discounts are available for preferred health or married clients. Gender rates will apply. For Advisor Use Only.