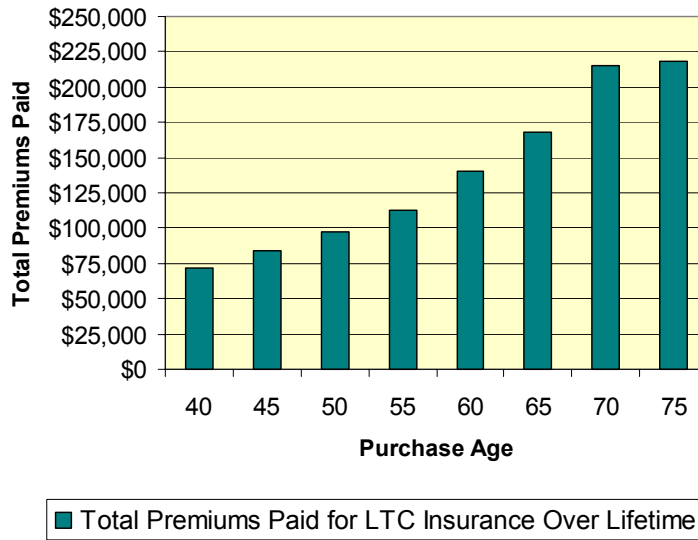




INSURANCE SERVICES, INC.

Cost of Waiting Analysis for LTC Insurance



This scenario assumes the following:

- 40 year old male
- 5% inflation option
- 5% compound
- \$150 daily benefit
- 5 year benefit period
- 30 day elimination period
- Need begins at age 80

This scenario is meant for illustration purposes only. Actual yearly premiums could vary depending on health and plan options.

Take advantage of your youth

If this 40 year old male were to purchase his LTC insurance when he is 40, his yearly premium would be \$1,794, assuming need at age 80, his lifetime premium costs would be \$71,760. If he were to wait until he is 50 to purchase the policy, his yearly premiums would be \$3,250 for a lifetime premium cost of \$83,825, again assuming need at age 80. Even though he had 10 years without a yearly premium, he pays more in the end because of the age factor in premium costs. If he waits until he is 70 to purchase the policy, his yearly premiums would be \$21,531. Again assuming the need at age 80, his 10 years of paid premiums would equal \$215,310.

It pays to purchase your Long Term Care insurance when you are younger.

R&R Insurance Services, Inc.
1581 E. Racine Ave
Waukesha, WI 53186
800.566.7007

www.myknowledgebroker.com

the **knowledge** brokers™