

WHAT ARE MY LONG-TERM CARE INSURANCE NEEDS?

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INTRODUCTION

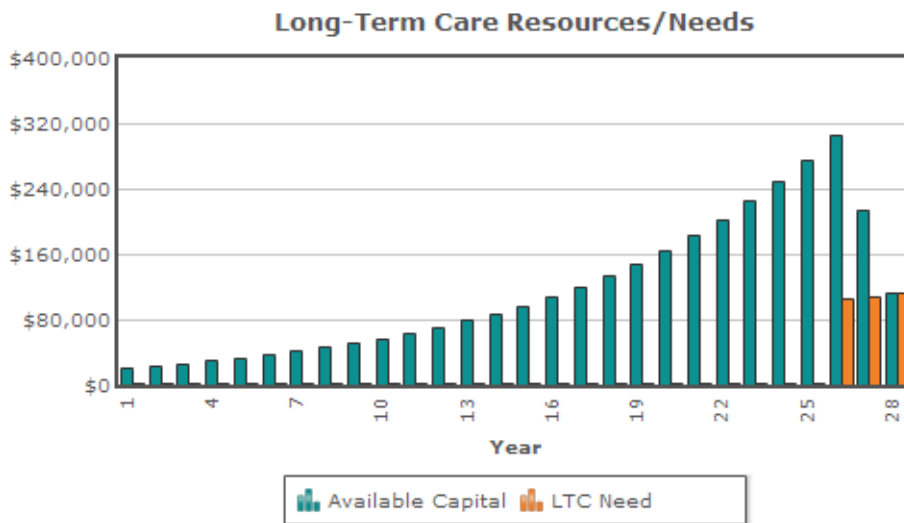
There are basically three ways to fund your long-term care needs: self-insure, qualify for Medicaid, or obtain long-term care insurance. Use this calculator to determine your potential long-term care needs and how long your current assets might last.

SUMMARY OF INPUT

Your current age	40
Age estimated to begin long-term care	65
Annual cost of long-term care in today's dollars	\$50,000
Annual long-term care inflation	3.00%
Number of years estimated to need long term care	3
Value of funds already set aside by you for long term care	\$20,000
Before-tax return	8.00%
Marginal tax bracket	22.00%
Annual increases	10.00%

ANALYSIS

Your future long-term care needs total \$323,583. You have available assets of \$20,000. To self-insure you will need to save \$1,202 per year increasing at 10.0%, or, you can set aside a lump sum of \$47,067 today and let it accumulate interest until needed. Alternatively, you could consider purchasing a long-term care insurance policy to cover the potential future expenses.



Year	Beginning Capital	Annual Savings	LTC Need	Net Capital	After-Tax Interest	Ending Capital
1	\$20,000	\$1,202	\$0	\$21,202	\$1,323	\$22,525
2	22,525	1,322	0	23,847	1,488	25,336
3	25,336	1,455	0	26,790	1,672	28,462
4	28,462	1,600	0	30,062	1,876	31,938

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

5	31,938	1,760	0	33,698	2,103	35,800
6	35,800	1,936	0	37,736	2,355	40,091
7	40,091	2,130	0	42,221	2,635	44,855
8	44,855	2,343	0	47,198	2,945	50,143
9	50,143	2,577	0	52,720	3,290	56,010
10	56,010	2,835	0	58,844	3,672	62,516
11	62,516	3,118	0	65,634	4,096	69,730
12	69,730	3,430	0	73,159	4,565	77,725
13	77,725	3,773	0	81,497	5,085	86,583
14	86,583	4,150	0	90,733	5,662	96,395
15	96,395	4,565	0	100,960	6,300	107,259
16	107,259	5,022	0	112,281	7,006	119,287
17	119,287	5,524	0	124,811	7,788	132,599
18	132,599	6,076	0	138,675	8,653	147,329
19	147,329	6,684	0	154,012	9,610	163,623
20	163,623	7,352	0	170,975	10,669	181,644
21	181,644	8,087	0	189,731	11,839	201,570
22	201,570	8,896	0	210,466	13,133	223,599
23	223,599	9,786	0	233,385	14,563	247,948
24	247,948	10,764	0	258,712	16,144	274,856
25	274,856	11,841	0	286,696	17,890	304,586
26	304,586	0	104,689	199,897	12,474	212,371
27	212,371	0	107,830	104,541	6,523	111,064
28	\$111,064	\$0	\$111,064	\$-0	\$-0	\$-0

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