

Long Term Care Individual Proposal for

Sample Client

Resident of: Your State

Since there is no one plan that is right for everyone, this will help guide you through the decision making process. Together we can design a plan that fits your needs and budget.

We have prepared three different Plans. We use these to establish a range and custom tailor from there. The annual premiums are as follows:

	Client	Basic	Significant	Comprehensive
<i>Date of Birth</i>	Sample Client			
11/14/1955	52			
	Total Annual Premium	\$677	\$2,093	\$4,324
All Plans provide for care at home or in a facility and Waiver of Premium while on claim.				

Basic Plan

Daily benefit: \$150 Total benefit: \$164,250

Inflation: None

Waiting period: 90 service days for facility and home care

Significant Plan

Monthly benefit: \$6,000 Total benefit: \$288,000

Inflation: 5% Simple (monthly and total benefit will double in 20 years)

Waiting period: 90 days for facility; no waiting period for home care

Comprehensive Plan

Monthly benefit: \$7,500 Total benefit: \$450,000

Inflation: 5% Compound (monthly and total benefit will double in 14 1/2 years)

Waiting period: 90 days for facility; no waiting period for home care

For this comparison, we have used an A+ rated carrier, using standard rates. We represent **Allianz, Genworth, John Hancock, MedAmerica, MetLife and Prudential.**

After discussing this proposal with you , we will be able to determine which plan and which company is the most appropriate.



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