



Younger vs older . . . Long-term care insurance rates example:

John is a married man at age 45. With a spouse discount, a \$4,500-per-month benefit, 3 percent compound inflation protection, 2.8 years' policy duration and a standard rating, his annual premium would be \$1,268.

If he waits 10 years until he's 55, he would increase the monthly benefit amount to \$7,330 due to increases in costs of care – his annual premium would be \$2,667.

His premiums paid up to age 80 would look like this:

- If the policy is purchased at age 45: \$44,380.
- If the policy is purchased at age 55: \$93,345.

John waiting 10 years would cost him: \$48,965.

By age 80 his coverage has grown to \$689,396 and his monthly benefit to: \$20,626.

To learn more about LTC coverage, please contact Peggy Fields, Licensed LTC Consultant:

Long-Term Care Solutions
To Protect Your Family & Finances



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