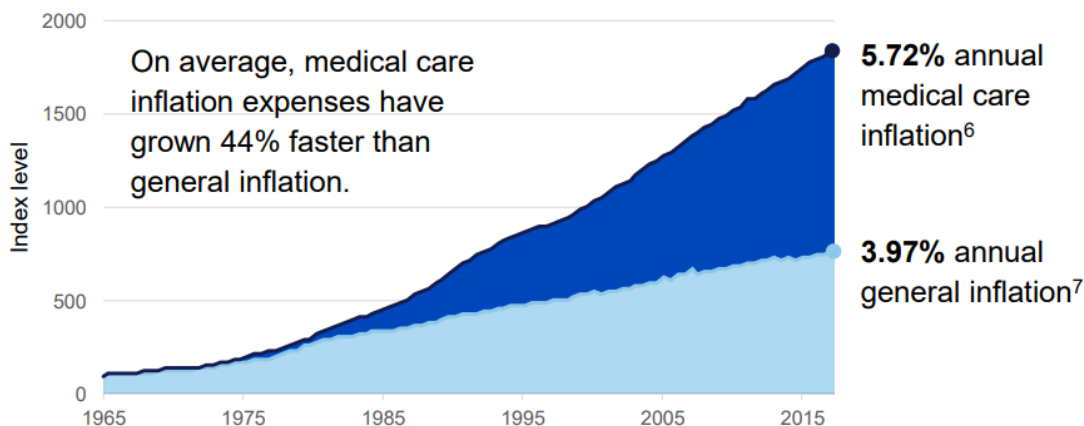


Medical care inflation vs. general inflation



Source: U.S. Department of Labor. Consumer Price Index (CPI) for all Urban Customers, Unadjusted and the Medical Care Component of the Consumer Price Index for All Urban Customers, Unadjusted, 12/31/65 – 12/31/18. Past inflation is no indication of future inflation.

[6] Medical Care Component of the Consumer Price Index for All Urban Consumers, Unadjusted. U.S. Bureau of Labor Statistics (Dec. 31, 1965 through Dec. 31, 2018).

[7] Consumer Price Index for All Urban Consumers, Unadjusted. U.S. Bureau of Labor Statistics (Dec. 31, 1965 through Dec. 31, 2018).

INFLATION PROTECTION OPTIONS

Case study: Meet Michael



Product type	Linked-benefit universal life insurance
Benefit payments	Cash indemnity
Payment option	Pay to age 100
Monthly payment	\$275
Annual payment	\$3,300 (\$1,901 for life insurance and \$1,399 for LTC)
Inflation protection	3% compound
Policy value on day one	LTC monthly benefit: \$4,012 Total LTC coverage: \$311,407 (6-year benefit period)
Policy value at age 80	LTC monthly benefit: \$12,336 Total LTC coverage: \$957,510 (6-year benefit period)
Death benefit	\$96,286 if never used \$20,308 if all LTC benefits are collected

This information assumes all premium payments are made. LTC benefits and death benefits may be reduced by LTC benefits paid, outstanding loans, partial surrenders and unpaid monthly deductions.

42-year-old male with Nontobacco Couple rating. Minimum Refund of Premium with Maximum LTC option. For illustrative purposes only.

If you would like more information on LTC benefits, please contact **Peggy Fields**, Senior LTC Consultant.

Peggy.Fields@acsiapartners.com - Text/call: (704) 839-1158 - Website: peggyfields.acsiapartners.com