



Personal Estate and Long Term Care Analysis The LTCProjector

Disclaimer:

This analysis is intended to help you understand the possible benefits and costs associated with Long Term Care Insurance and needing Long Term Care. This analysis is not intended to provide you with tax, legal or investment advice. All rates of return and inflation rates in your analysis are hypothetical and will vary over time and are not guaranteed; because of this you should periodically update this analysis with your advisor.

When planning for your estate or developing or reviewing legal documents or strategies you should consult with your attorney.

This analysis is a projection of the possible benefits of owning long term care insurance and is not an actual long term care policy. Insurance policies are binding contracts between you and an insurance company. It is important that you acquaint yourself thoroughly with the terms and conditions of any long term care insurance policies you are considering for your future.

This analysis must be accompanied by an outline of coverage for the proposed insurance coverage.

ORCA Financial Concepts Inc. has worked diligently to create this analysis for your consideration, but are not responsible for any data entry errors or inaccuracies listed in the assumptions of this analysis.



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How will the cost of care impact you at different ages? The two tables below illustrate this for you to consider. The first table assumes that you need care and don't have any insurance. The second table demonstrates the difference having Long Term Care Insurance makes. Please keep in mind that the length of need and policy benefit information is listed in the assumptions page of your analysis.

Illustrated Values WITHOUT LTC Coverage

Age Of Need / Age of Analysis	60 / 64	65 / 69	70 / 74	75 / 79
Total Premiums Paid *	\$0	\$0	\$0	\$0
Opportunity Cost	\$0	\$0	\$0	\$0
Total Cost of Care	\$597,629	\$838,205	\$1,175,626	\$1,648,877
Total Value of Benefit	\$0	\$0	\$0	\$0
Net Transfer of Risk	\$0	\$0	\$0	\$0
Net Out of Pocket Costs	\$597,629	\$838,205	\$1,175,626	\$1,648,877
Your Asset Value	\$305,645	\$926,544	\$971,171	\$796,512

Illustrated Values WITH LTC Coverage

Age Of Need / Age of Analysis	60 / 64	65 / 69	70 / 74	75 / 79
Total Premiums Paid *	\$30,000	\$60,000	\$90,000	\$120,000
Opportunity Cost	\$58,994	\$137,879	\$241,776	\$387,498
Total Cost of Care	\$597,629	\$838,205	\$1,175,626	\$1,648,877
Total Value of Benefit	\$572,004	\$782,381	\$1,001,448	\$1,278,130
Net Transfer of Risk	\$513,010	\$644,503	\$759,672	\$890,632
Net Out of Pocket Costs	\$25,625	\$55,824	\$174,178	\$370,746
Your Asset Value	\$915,530	\$1,634,031	\$1,859,859	\$1,866,742

The Difference Insurance Makes

Having insurance can make a substantial difference for your survivors if you need care. Long term care insurance can be an important tool to help safeguard your assets.

Age Of Need / Age of Analysis	60 / 64	65 / 69	70 / 74	75 / 79
Difference in Asset Value	\$609,884	\$707,488	\$888,688	\$1,070,231