

Summary Comparison

Mr. and Mrs Valued Client

Financial Advisor: Valued FA



Options :	Male, 55 Guaranteed Option	Female, 55 Guaranteed Option
■ Annual Premium:	\$4,581.47	\$4,161.94
■ Long Term Care:	\$300,000.00	\$300,000.00
■ Monthly LTC Benefit:	\$11,400.00	\$11,400.00
■ Guaranteed to:	Age 100	Age 100
■ Interest Rate:	2.50%	2.50%
■ With Interest Rate Matures At:	Age 100	Age 100
■ Elimination Period:	90 days	90 days
■ Benefit Payout:	Non- Reimbursement No Reciepts	Non- Reimbursement No Reciepts
■ Death Benefit:	\$300,000.00	\$300,000.00

Note: This is using a 1035 Exchange of \$0.00

Assumes all underwriting requirements are within **Preferred Non-Tobacco** rate class.

This report should only be used in conjunction with the complete illustrations, reports, and professional interpretation of a properly life insurance licensed representative. This FSG review is not designed to provide a needs-based analysis or to determine the suitability of specific insurance plans, coverage, or coverage levels for the policy. There are many factors that must be considered, including but not limited to, the competitiveness of the existing policy, the insured's health, the clients risk tolerance level, financial condition, ability to maintain the policy as originally established and/or revised, as well as the intended purpose of the policy. Since the original reasons for owning a policy are seldom known by FSG, the in force life insurance policy is presumed most suitable.

How Does the Client Qualify for LTC?

- The client will need written certification from their doctor that they are chronically ill.
- Chronically ill is defined in two ways:
 - The client is unable to perform at least two activities of daily living (ADLs)
 - Bathing: includes grooming activities such as shaving, and brushing teeth and hair
 - Eating: being able to feed oneself
 - Toileting: being able to use the toilet
 - Dressing: choosing appropriate garments and being able to dress and undress, having no trouble with buttons, zippers, or other fasteners
 - Continence: being able to control one's bowels and bladder, or manage one's incontinence independently
 - Transferring: being able to walk, or, if not ambulatory, being able to transfer oneself from bed to wheelchair and back
 - The client requires substantial supervision and protection from threats to health and safety due to a severe cognitive impairment.
 - This includes Alzheimer's and other forms of irreversible dementia
- If either of the above conditions are met for the length of the elimination period, then the client is eligible to begin receiving payments from the insurance carrier.
 - These payments will in the form of an accelerated death benefit, meaning that the death benefit will decrease by the amount of each check.
- Payments will continue until either:
 - The client is no longer on claim as the doctor will need to confirm annually that the client is still chronically ill.
 - The death benefit is depleted.

The above information applies for most carriers that FSG represents. If you have questions as to the applicability of this information to your policy, please contact an FSG representative. applicability of this information to your policy, please contact an FSG representative.

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