

**Single Premium
\$98,024**

Long Term Care Policy

1. Dan Needs LTC

**\$300,000
Guaranteed LTC Benefit**

- Dan's premium buys \$150,000 of death benefit and \$150,000 of Extended LTC coverage.
- If Dan needs long term care, he can receive up to \$6,250 per month for a minimum of 48 months.
- Dan's LTC benefits would reduce his death benefit first and then his Extended LTC coverage.
- Any dividends paid could increase LTC benefits.

2. Dan Never Needs LTC

**\$150,000
Guaranteed Death Benefit**

- If Dan doesn't need long term care, his beneficiaries will receive a death benefit of \$150,000.
- If Dan accelerates only a portion of his Long Term Care Policy death benefit to pay long term care expenses, the remaining death benefit would go to his beneficiaries.
- Dan could choose to use dividends to increase the death benefit payable.

3. Dan's Plans Change

**\$98,436
Guaranteed Surrender Value
(End of year 6)**

- Dan can cash in his policy for the surrender value if his plans change.
- The surrender value at the end of the first year is \$84,373. After just six years, the guaranteed surrender value will grow to \$98,436.
- The surrender value will be adjusted for benefits paid, loans and/or withdrawals.
- Dividends paid could also increase the surrender value of the policy.

Building Affordable Long Term Care Alternatives Integrating State Policy

S Marginson



Building Affordable Long Term Care Alternatives Integrating State Policy:

Adopting the Song of Term: An Emotional Symphony within **Building Affordable Long Term Care Alternatives Integrating State Policy**

In a global consumed by monitors and the ceaseless chatter of instant transmission, the melodic elegance and mental symphony produced by the written term frequently disappear in to the backdrop, eclipsed by the persistent noise and distractions that permeate our lives. However, located within the pages of **Building Affordable Long Term Care Alternatives Integrating State Policy** a charming fictional treasure brimming with fresh emotions, lies an immersive symphony waiting to be embraced. Constructed by an outstanding musician of language, this interesting masterpiece conducts readers on an emotional trip, skillfully unraveling the hidden melodies and profound influence resonating within each carefully constructed phrase. Within the depths of this moving evaluation, we will examine the book is main harmonies, analyze their enthralling writing design, and surrender ourselves to the profound resonance that echoes in the depths of readers souls.

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Building Affordable Long Term Care Alternatives Integrating State Policy Introduction

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