

Long Term Care: part of a Total Financial Plan

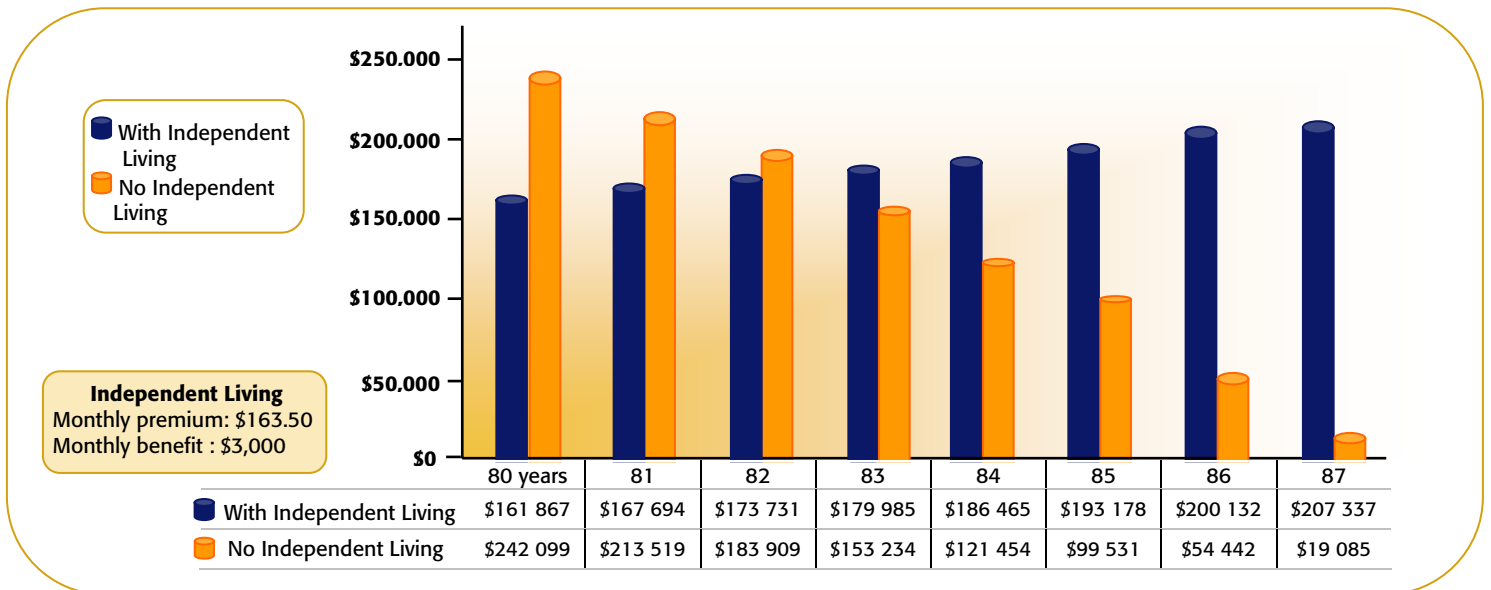


Consider this situation: Twins, aged 55 have \$100,000 each in various non-registered investments. At a 40% marginal tax rate their 6% overall investment rate gives them 3.6% return after-tax. One buys Independent Living from DFS with a premium of \$1,962 and the other does not.

Independent Living
Total Long-term Care

At Age 80, the one with Independent Living had **\$161,867**, and the other without Independent Living had **\$242,099**. They both suffer a loss of independence and the annual cost for an Assisted Living Facility is \$36,000.

Independent Living, as you can see has preserved the financial plan and lifestyle.



Benefit: 2 years, 5 years or lifetime
Min: \$1,000 per month
Max: \$8,500 per month
Waiting Period: 30, 90 or 180 days
Payout: Income not expense reimbursement

Premiums: 20 years or Lifetime
Options:

- ROP at death
- COLA – every three years