

Client Name:	Female Client	Male Client
Date of Birth:	Age 43	Age 44
Assumed Underwriting Class:	Preferred Plus, Non-Tobacco	Preferred Plus, Non-Tobacco
Coverage Amount	\$500,000	
Design Goal:	Solve for premiums, paid to age 100, generating \$500K of life insurance coverage with long term care rider	



Carrier	Product Name	Maximum Monthly LTC	Annual Premium	Guarantee to Age	Projected to Age	Values in Year 25		Values in Year 30		Values in Year 35	
						Cash Surrender Value	IRR on DB	Cash Surrender Value	IRR on DB	Cash Surrender Value	IRR on DB
Female Client											
John Hancock	Protection UL ¹	\$ 20,000	\$ 3,155	80	125	\$ 51,881	12.36%	\$ 72,662	9.33%	\$ 95,838	7.30%
United of Omaha	Life Protection IUL ¹	\$ 20,000	\$ 3,400	90	120	\$ 100,195	11.91%	\$ 133,605	8.95%	\$ 171,633	6.97%
John Hancock	Protection IUL ¹	\$ 20,000	\$ 3,545	87	125	\$ 70,880	11.65%	\$ 98,112	8.73%	\$ 128,642	6.79%
Nationwide	IUL Protector ²	\$ 20,000	\$ 4,580	90	120	\$ 124,035	10.06%	\$ 168,838	7.41%	\$ 220,166	5.64%
Nationwide	No-Lapse GUL ²	\$ 20,000	\$ 5,060	110	110	\$ -	9.43%	\$ -	6.88%	\$ -	5.19%
Male Client											
John Hancock	Protection UL ¹	\$ 20,000	\$ 3,695	79	125	\$ 58,286	11.39%	\$ 81,024	8.52%	\$ 106,071	6.61%
United of Omaha	Life Protection IUL ¹	\$ 20,000	\$ 3,825	90	120	\$ 112,277	11.18%	\$ 148,732	8.34%	\$ 188,911	6.45%
John Hancock	Protection IUL ¹	\$ 20,000	\$ 3,875	86	125	\$ 81,026	11.10%	\$ 110,286	8.28%	\$ 142,490	6.40%
Nationwide	IUL Protector ²	\$ 20,000	\$ 4,665	90	120	\$ 130,554	9.94%	\$ 176,762	7.31%	\$ 228,290	5.56%
Nationwide	No-Lapse GUL ²	\$ 20,000	\$ 4,790	110	110	\$ -	9.78%	\$ -	7.17%	\$ -	5.44%

1-Reimbursement Long Term Care Benefits

2- Indemnity Long Term Care Benefits