



J. Linvill
Specializing In
Long Term Care

Independence, Security & Dignity

Long Term Care Insurance Leverage

June 2010

Couple, age 55:

- Beginning Daily Benefit: \$250
- Annual Benefit Increase: 5% Compound
- Benefit Period: 10 Years Shared (5 years each)
- Annual Premium: \$5,200

At year 25 – age 80:

- Total premiums paid: \$130,000
- Monthly Benefit: \$ 25,400
- Benefit Period to recapture premiums paid: 5.1 months

**Should spouses use all years (10), total benefit received (tax free):
\$3,048,000**

- Should this occur, the benefits received will be **23.4 times** the total premiums paid.

<http://www.jlinvill.com>

John B. Linvill Jr., CSA ~ (610) 688-1587 ~ linvillj@linvill.com