



CARDINAL ADVISORS

Long-Term Care Planning

This video compares six long-term care insurance options for a couple, from traditional LTC to hybrid life/LTC policies, weighing their costs, benefits, and death benefits.

LONG-TERM CARE PLANNING		INCOME
S.S.	HOME HEALTH CARE FIRST ASSISTED LIVING NEXT NURSING HOME LAST RESORT	☐
☐	6.000 MONTH-3% INFLATION COVERAGE FOR SEVERAL YEARS	
MED	1. TRADITIONAL LTC INS-REIMBURSEMENT 6.000/MONTH / 48 MONTHS / 288.000 MAX NOW SHARED CARE x 2 544.000 MAX @ 85 3% COMPOUND INFLATION JANE 7955 ANNUAL JOHN 4465 ANNUAL 12.420 TOGETHER	ESTATE
☐	2. HYBRID LIFE-LTC INS-INDEMNITY SEPARATE POLICIES 6.000/MONTH / 48 MONTHS / 301.221 MAX NOW 3% COMPOUND INFLATION 544.000 @ 85 JANE 126.176 DB=144.000 EACH JOHN 109.941 28.800 MIN	☐
LTC	3. HYBRID LIFE-LTC INS-INDEMNITY SEPARATE POLICIES 301.221 MAX NOW 6.000/MONTH / 48 MONTHS 544.000 @ 85 3% COMPOUND INFLATION JANE 117.032 DB=144.000 EACH JOHN 103.777 10.000 MIN	
☐	4. HYBRID LIFE-LTC INS-REIMBURSEMENT SEPARATE POLICIES 3% COMPOUND INFLATION 6.000/MONTH / 54 MONTHS 382.258 MAX NOW JANE 185.541 670.298 @ 85 JOHN 170.588 DB=216.000 EACH IRA TRANSFER 0 = MIN	TAXES
401K/IRA	5. HYBRID LIFE-LTC INS-REIMBURSEMENT COMBINED POLICY 3% COMPOUND INFLATION JANE + JOHN 261.101 731.459 MAX IRA TRANSFER 1.282.622 @ 85 DB=216.000 NO MINIMUM	☐
☐	6. HYBRID LIFE-LTC INS-INDEMNITY COMBINED POLICY 3% COMPOUND INFLATION 6.000/MONTH / 108 MONTHS 640.248 MAX JANE + JOHN 220.025 1.156.359 @ 85 DB=216.000 21.600 MIN	

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