

Sample Monthly Rates for a Long-Term Care Insurance Policy

Understanding the potential cost of long-term care insurance is an important part of advising clients on proactive planning strategies. The sample rates outlined below provide a high-level illustration of how age and gender can impact premiums for a standardized long-term care insurance policy. The rates shown are based on a policy with the following benefit parameters:

- ✓ \$3,000 per month benefit
- ✓ \$110,000 (3-year) total benefit maximum
- ✓ 90-day elimination period

While actual premiums will vary based on underwriting and individual circumstances, these examples are designed to help you set realistic expectations and identify when long-term care insurance may be a viable planning option for your clients.

Male Applicants			Female Applicants		
	Without Inflation	3% Compound Inflation		Without Inflation	3% Compound Inflation
Age 50	\$49.10	\$119.86	Age 50	\$49.10	\$197.01
Age 55	\$56.99	\$132.50	Age 55	\$89.85	\$221.75
Age 60	\$70.23	\$151.20	Age 60	\$113.16	\$257.55
Age 65	\$101.92	\$188.04	Age 65	\$161.18	\$315.75
Age 70	\$157.36	\$245.00	Age 70	\$236.06	\$397.29
Age 75	\$231.35	\$320.41	Age 75	\$374.96	\$578.19

Interested in learning more about long-term care insurance?

Our specialists are here to guide both you and your clients from start to finish.
Schedule a call with us today!



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