



Insurance Planning

Prepared for **John and Jane Doe**

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Insurance Planning Summary



This section evaluates the financial impact of unexpected events such as premature death, disability, and the need for long-term care. It helps determine whether existing insurance coverage is sufficient to protect your family and preserve your long-term financial goals.

The reports in this section are designed to help illustrate:

- Whether current life insurance coverage is sufficient to support surviving family members.
- The income gap that could result if either spouse becomes disabled.
- The potential financial impact of long-term care expenses.
- How uninsured risks may affect your investment portfolio and retirement plan.
- The amount of additional insurance coverage needed to meet your planning objectives.

What the Reports Show

Life Insurance Gap Analysis | John and Jane

Evaluates whether current life insurance coverage is sufficient to replace income, fund ongoing expenses, and preserve assets for the surviving spouse.

Disability Gap Analysis | John and Jane

Measures the income shortfall that could occur if either spouse becomes unable to work and estimates the additional disability coverage needed to maintain financial stability.

Long Term Care Gap Analysis | John and Jane

Projects the effect of long-term care expenses on your financial plan and estimates the insurance coverage needed to protect your assets.

Planning Objectives

The goal of insurance planning is to:

- Protect your family from the financial consequences of death, disability, or long-term care expenses.
- Replace lost income and preserve lifestyle goals.
- Prevent significant depletion of retirement and investment assets.
- Coordinate insurance decisions with your broader retirement and estate planning strategy.
- Ensure adequate protection while balancing cost and affordability.

Ongoing Review

Insurance needs change over time as income, family circumstances, assets, and liabilities evolve. Coverage should be reviewed regularly to ensure your protection remains aligned with your financial goals.

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Life Insurance Gap Analysis | Current Strategy with Premature Death - John



When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

In this scenario, it is assumed that **John** dies at age **61** in **2026** and that the survivor, **Jane**, will live until age **95** in **2062**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$6,182,292	\$6,182,292
Life Insurance Benefits	\$1,000,000	\$1,000,000
Portfolio Assets After John's Death	\$1,179,718	\$1,179,718
Portfolio Assets + Insurance	\$2,179,718	\$2,179,718
Portfolio Assets After Jane's Death	\$2,953,605	\$2,953,605

SUMMARY

Additional Insurance
\$0

Existing Life Insurance
\$1,000,000

Survivor's Assets (2027) at Beginning of Year
\$2,179,718 (current)
\$2,179,718 (new)

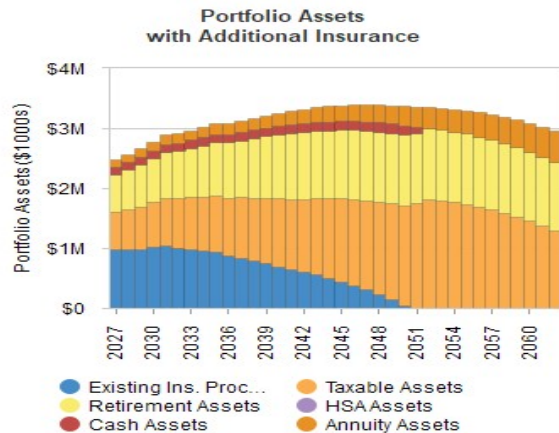
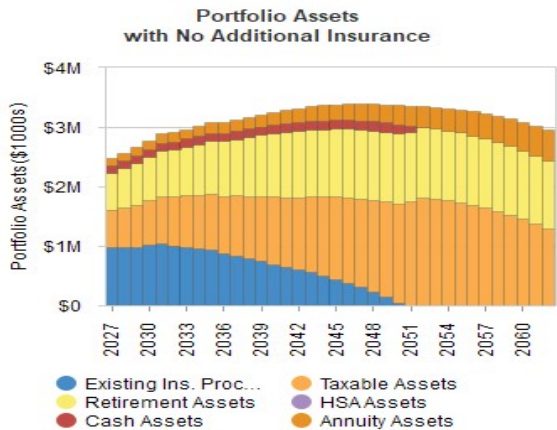
Survivor's Assets (2062)
\$2,953,605 (current)
\$2,953,605 (new)

The additional life insurance needed on **John** is **\$0** for total life insurance coverage of **\$1,000,000**.

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$2,953,605** after **Jane's** death in **2062**.

Portfolio Assets

The charts below project the amount of portfolio assets in the Current Scenario and the Additional Insurance Scenario.



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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2027	62/60	\$102,000	\$0	\$22,500	\$231,750	\$356,250	\$173,839	\$7,320	\$181,159	\$2,481,955
2028	63/61	104,040	0	16,570	0	120,610	164,016	7,442	171,458	2,567,052
2029	64/62	106,121	0	14,424	0	120,545	166,498	7,567	174,065	2,656,807
2030	65/63	108,243	0	14,424	0	122,667	148,679	7,695	156,374	2,771,719
2031	66/64	110,408	0	14,424	0	124,832	152,439	7,824	160,263	2,891,755
2032	67/65	15,537	0	7,159	0	22,696	125,032	0	125,032	2,912,432
2033	68/66	37,662	0	0	0	37,662	111,589	0	111,589	2,968,683
2034	69/67	38,039	0	0	0	38,039	114,629	0	114,629	3,024,146
2035	70/68	38,419	0	0	0	38,419	118,510	0	118,510	3,077,878
2036	71/69	38,803	0	0	0	38,803	166,536	0	166,536	3,085,574
2037	72/70	39,191	0	0	0	39,191	126,739	0	126,739	3,132,240
2038	73/71	39,583	0	0	0	39,583	131,059	0	131,059	3,176,038
2039	74/72	39,979	0	0	0	39,979	135,549	0	135,549	3,216,565
2040	75/73	40,379	0	0	0	40,379	139,472	0	139,472	3,254,123
2041	76/74	40,783	0	0	0	40,783	141,301	0	141,301	3,290,564
2042	77/75	41,191	0	30,665	0	71,856	147,949	0	147,949	3,320,933
2043	78/76	41,602	0	31,760	0	73,362	153,059	0	153,059	3,346,991
2044	79/77	42,018	0	32,747	0	74,765	158,283	0	158,283	3,368,337
2045	80/78	42,438	0	33,908	0	76,346	163,706	0	163,706	3,384,461

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2046	81/79	42,862	0	35,108	0	77,970	169,362	0	169,362	3,394,786
2047	82/80	43,291	0	36,346	0	79,637	175,159	0	175,159	3,398,798
2048	83/81	43,724	0	37,429	0	81,153	181,159	0	181,159	3,395,883
2049	84/82	44,161	0	38,739	0	82,900	187,358	0	187,358	3,385,392
2050	85/83	44,603	0	39,861	0	84,464	193,776	0	193,776	3,366,621
2051	86/84	45,049	0	41,242	0	86,291	181,777	0	181,777	3,357,457
2052	87/85	45,500	0	42,397	0	87,897	181,041	0	181,041	3,349,956
2053	88/86	45,954	0	43,559	0	89,513	188,590	0	188,590	3,337,907
2054	89/87	46,414	0	44,729	0	91,143	194,069	0	194,069	3,320,703
2055	90/88	46,877	0	45,565	0	92,442	199,177	0	199,177	3,298,137
2056	91/89	47,346	0	46,727	0	94,073	204,496	0	204,496	3,269,791
2057	92/90	47,819	0	47,485	0	95,304	209,854	0	209,854	3,235,398
2058	93/91	48,298	0	48,193	0	96,491	215,316	0	215,316	3,194,618
2059	94/92	48,781	0	48,837	0	97,618	221,261	0	221,261	3,146,715
2060	95/93	49,268	0	49,407	0	98,675	227,722	0	227,722	3,090,893
2061	96/94	49,761	0	49,358	0	99,119	234,320	0	234,320	3,026,701
2062	97/95	50,259	0	49,178	0	99,437	241,123	0	241,123	2,953,605

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Life Insurance Gap Analysis | Current Strategy with Premature Death - Jane



When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

In this scenario, it is assumed that Jane dies at age 59 in 2026 and that the survivor, John, will live until age 95 in 2060.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$5,588,695	\$5,588,695
Life Insurance Benefits	\$600,000	\$600,000
Portfolio Assets After Jane's Death	\$1,198,601	\$1,198,601
Portfolio Assets + Insurance	\$1,798,601	\$1,798,601
Portfolio Assets After John's Death	\$711,705	\$711,705

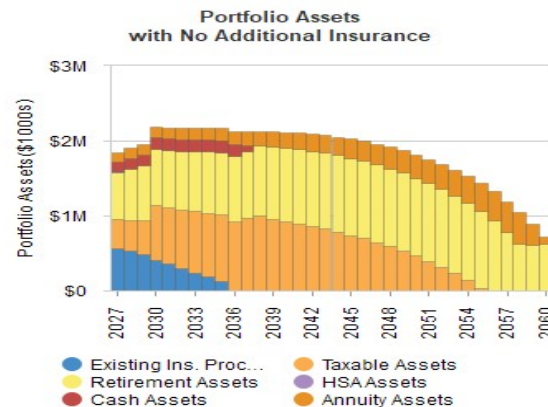
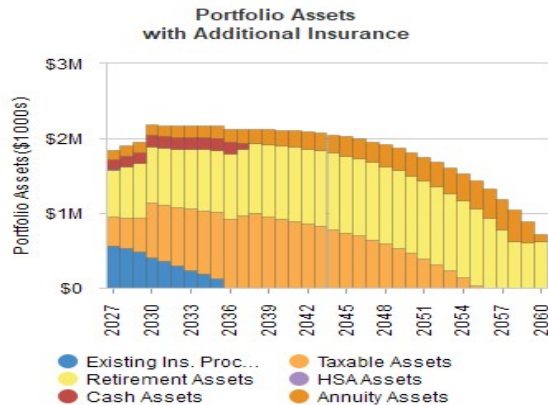
SUMMARY
Additional Insurance \$0
Existing Life Insurance \$600,000
Survivor's Assets (2027) at Beginning of Year \$1,798,601 (current) \$1,798,601 (new)
Survivor's Assets (2060) \$711,705 (current) \$711,705 (new)

The additional life insurance needed on Jane is \$0 for total life insurance coverage of \$600,000.

Assuming the additional life insurance benefits can be invested at 0.00%, you are projected to have assets remaining of \$711,705 after John's death in 2060.

Portfolio Assets

The charts below project the amount of portfolio assets in the Current Scenario and the Additional Insurance Scenario.



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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2027	62/60	\$122,400	\$0	\$5,250	\$0	\$127,650	\$172,738	\$21,792	\$194,530	\$1,846,424
2028	63/61	124,848	0	5,513	0	130,361	173,032	21,988	195,020	1,899,973
2029	64/62	127,345	0	1,955	0	129,300	177,225	22,188	199,413	1,955,436
2030	65/63	17,239	0	12,000	253,239	282,478	135,884	0	135,884	2,182,123
2031	66/64	34,822	0	12,000	0	46,822	127,597	0	127,597	2,178,752
2032	67/65	35,170	0	12,000	0	47,170	130,514	0	130,514	2,171,474
2033	68/66	35,522	0	12,000	0	47,522	116,653	0	116,653	2,176,791
2034	69/67	35,877	0	12,000	0	47,877	119,538	0	119,538	2,178,677
2035	70/68	36,236	0	12,000	0	48,236	123,227	0	123,227	2,176,076
2036	71/69	36,598	0	1,777	0	38,375	163,335	0	163,335	2,132,257
2037	72/70	36,964	0	0	0	36,964	116,996	0	116,996	2,130,945
2038	73/71	37,334	0	0	0	37,334	119,893	0	119,893	2,129,365
2039	74/72	37,707	0	0	0	37,707	125,496	0	125,496	2,125,013
2040	75/73	38,084	0	21,652	0	59,736	130,253	0	130,253	2,116,055
2041	76/74	38,465	0	22,459	0	60,924	130,856	0	130,856	2,106,463
2042	77/75	38,850	0	30,443	0	69,293	135,502	0	135,502	2,092,174
2043	78/76	39,239	0	31,536	0	70,775	138,758	0	138,758	2,074,425
2044	79/77	39,631	0	32,630	0	72,261	142,512	0	142,512	2,052,585
2045	80/78	40,027	0	33,795	0	73,822	146,562	0	146,562	2,026,200

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2046	81/79	40,427	0	34,857	0	75,284	150,734	0	150,734	1,994,968
2047	82/80	40,831	0	36,091	0	76,922	155,030	0	155,030	1,958,577
2048	83/81	41,239	0	37,155	0	78,394	159,448	0	159,448	1,916,704
2049	84/82	41,651	0	38,460	0	80,111	164,009	0	164,009	1,868,989
2050	85/83	42,068	0	39,557	0	81,625	168,697	0	168,697	1,815,078
2051	86/84	42,489	0	40,722	0	83,211	173,540	0	173,540	1,754,571
2052	87/85	42,914	0	41,839	0	84,753	178,512	0	178,512	1,687,082
2053	88/86	43,343	0	42,719	0	86,062	183,618	0	183,618	1,612,201
2054	89/87	43,776	0	43,836	0	87,612	188,890	0	188,890	1,529,471
2055	90/88	44,214	0	44,586	0	88,800	194,298	0	194,298	1,438,446
2056	91/89	44,656	0	45,373	0	90,029	210,907	0	210,907	1,327,600
2057	92/90	45,103	0	39,219	0	84,322	230,814	0	230,814	1,192,846
2058	93/91	45,554	0	25,190	0	70,744	234,645	0	234,645	1,049,308
2059	94/92	46,010	0	7,964	0	53,974	252,003	0	252,003	883,112
2060	95/93	46,470	0	4,798	0	51,268	251,011	0	251,011	711,705

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Disability Gap Analysis | Current Strategy with Disability Occurs - John



This analysis reflects the cash flow gap created by a disability event, as well as the potential insurance solution to cover all or part of that gap.

The disability event for John is assumed to start in 2026 when John is age 61 and last through 2030 at age 65. Additional health care costs due to the disability during this period are assumed to be \$10,000 (in today's dollars) and will grow at 2.54% beginning immediately, reaching a cumulative additional expense of \$52,604.

Existing disability insurance benefits in 2026 are projected to be \$52,500 after your Social Security reduction is applied. Social Security benefits in 2027 are assumed to be \$36,711.

Your cash flow and remaining asset goal may be achieved with additional coverage providing \$45,000 per year when disability starts.

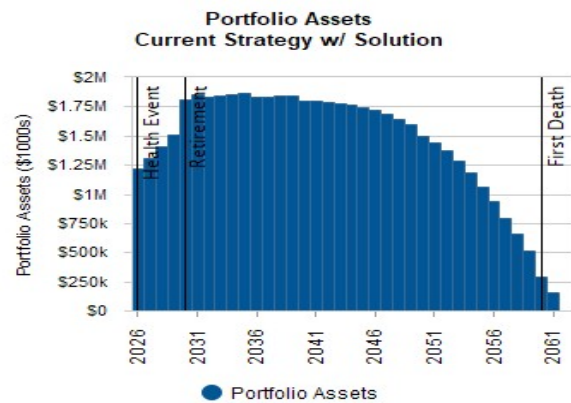
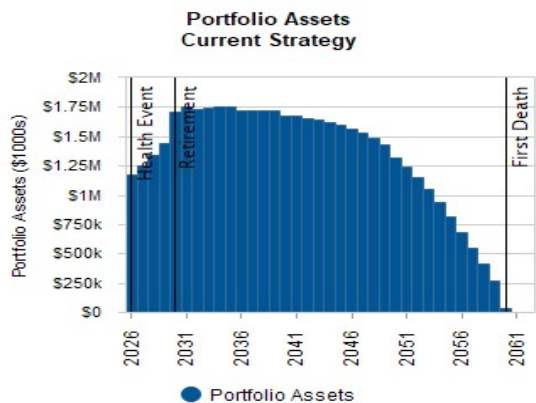
The result above assumes a policy with the following characteristics:

- Reduced by Social Security
- Maximum Benefit Period To Age 65
- Cost of Living Adjustment 2.54% (Compound)
- Benefit is Not Taxable

SUMMARY
Disability Period Age 61 - 65 (2026-2030)
Existing Benefits (2026) \$52,500
Additional Coverage \$45,000
Unfunded Years 2 (current) 0 (new)
Remaining Assets (2062) (\$271,603) (current) \$5,400 (new)

Portfolio Assets

The charts below show the amount of portfolio assets you can expect to have in each of the disability scenarios, one using current assumptions and the other using the above result.



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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2026	61/59	\$115,000	\$0	\$0	\$0	\$0	\$52,500	\$45,000	\$212,500	\$165,286	\$173,886	\$1,218,415
2027	62/60	117,300	36,711	0	0	0	33,289	9,432	196,732	174,407	183,007	1,307,857
2028	63/61	119,646	37,078	0	0	0	32,922	10,237	199,883	173,635	182,235	1,405,622
2029	64/62	122,039	37,449	0	0	0	32,551	11,068	203,107	175,076	184,176	1,509,831
2030	65/63	141,405	0	0	18,078	253,239	35,194	25,013	472,929	223,215	223,215	1,807,135
2031	66/64	143,902	0	0	18,382	0	0	0	162,284	162,284	162,284	1,856,424
2032	67/65	46,928	0	0	17,532	0	0	0	64,460	135,922	135,922	1,832,606
2033	68/66	65,918	0	0	12,000	0	0	0	77,918	123,722	123,722	1,841,969
2034	69/67	66,578	0	0	12,000	0	0	0	78,578	125,839	125,839	1,851,687
2035	70/68	67,244	0	0	12,000	0	0	0	79,244	128,765	128,765	1,860,877
2036	71/69	67,917	0	0	1,777	0	0	0	69,694	170,518	170,518	1,830,977
2037	72/70	68,596	0	0	0	0	0	0	68,596	133,598	133,598	1,837,459
2038	73/71	69,282	0	0	0	0	0	0	69,282	137,459	137,459	1,840,973
2039	74/72	69,975	0	0	0	0	0	0	69,975	141,455	141,455	1,841,271
2040	75/73	70,675	0	0	19,052	0	0	0	89,727	181,477	181,477	1,802,203
2041	76/74	71,381	0	0	19,762	0	0	0	91,143	143,554	143,554	1,800,145
2042	77/75	72,095	0	0	28,587	0	0	0	100,682	149,455	149,455	1,792,759
2043	78/76	72,816	0	0	29,602	0	0	0	102,418	154,175	154,175	1,781,064
2044	79/77	73,544	0	0	30,609	0	0	0	104,153	159,039	159,039	1,764,753

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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2045	80/78	74,279	0	0	31,689	0	0	0	105,968	164,070	164,070	1,743,481
2046	81/79	75,022	0	0	32,680	0	0	0	107,702	169,249	169,249	1,716,911
2047	82/80	75,772	0	0	33,824	0	0	0	109,596	174,602	174,602	1,684,665
2048	83/81	76,530	0	0	34,809	0	0	0	111,339	180,118	180,118	1,646,361
2049	84/82	77,296	0	0	36,017	0	0	0	113,313	185,823	185,823	1,601,575
2050	85/83	78,069	0	0	37,032	0	0	0	115,101	239,112	239,112	1,502,474
2051	86/84	78,850	0	0	38,120	0	0	0	116,970	197,493	197,493	1,441,803
2052	87/85	79,639	0	0	39,151	0	0	0	118,790	206,205	206,205	1,370,777
2053	88/86	80,436	0	0	38,593	0	0	0	119,029	224,020	224,020	1,279,886
2054	89/87	81,240	0	0	31,925	0	0	0	113,165	231,230	231,230	1,178,951
2055	90/88	82,052	0	0	22,764	0	0	0	104,816	240,435	240,435	1,065,582
2056	91/89	82,872	0	0	11,341	0	0	0	94,213	250,790	250,790	938,141
2057	92/90	83,701	0	0	6,000	0	0	0	89,701	261,966	261,966	795,254
2058	93/91	84,538	0	0	6,032	0	0	0	90,570	247,353	247,353	662,100
2059	94/92	85,383	0	0	4,451	0	0	0	89,834	258,229	258,229	513,769
2060	95/93	86,237	0	0	0	0	0	0	86,237	318,230	318,230	292,096
2061	96/94	45,148	0	0	0	0	0	0	45,148	194,757	194,757	154,571
2062	97/95	45,599	0	0	0	0	0	0	45,599	200,953	200,953	5,400

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Disability Gap Analysis | Current Strategy with Disability Occurs - Jane



This analysis reflects the cash flow gap created by a disability event, as well as the potential insurance solution to cover all or part of that gap.

The disability event for Jane is assumed to start in 2026 when Jane is age 59 and last through 2032 at age 65. Additional health care costs due to the disability during this period are assumed to be \$10,000 (in today's dollars) and will grow at 2.54% beginning immediately, reaching a cumulative additional expense of \$75,564.

Existing disability insurance benefits in 2026 are projected to be \$52,500 after your Social Security reduction is applied. Social Security benefits in 2027 are assumed to be \$32,494.

Your cash flow and remaining asset goal may be achieved with additional coverage providing \$37,000 per year when disability starts.

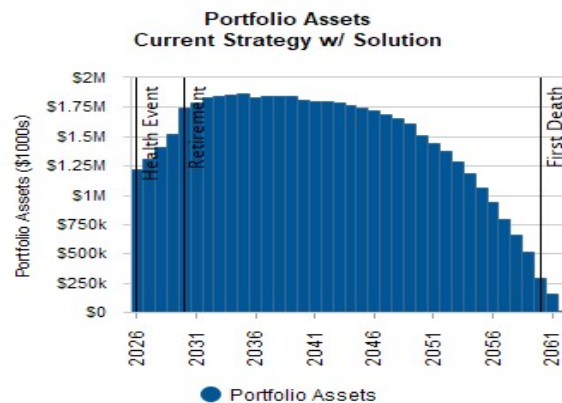
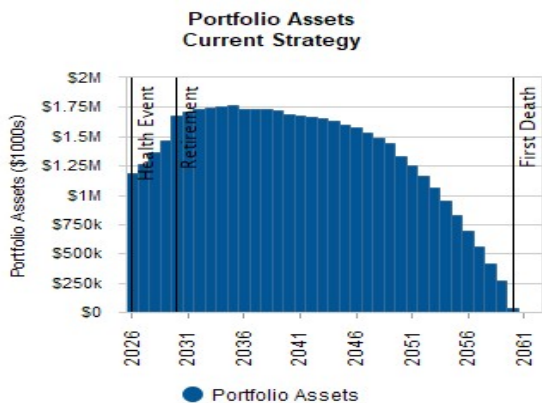
The result above assumes a policy with the following characteristics:

- Reduced by Social Security
- Maximum Benefit Period To Age 65
- Cost of Living Adjustment 2.54% (Compound)
- Benefit is Not Taxable

SUMMARY
Disability Period Age 59 - 65 (2026-2032)
Existing Benefits (2026) \$52,500
Additional Coverage \$37,000
Unfunded Years 2 (current) 0 (new)
Remaining Assets (2062) (\$261,563) (current) \$9,538 (new)

Portfolio Assets

The charts below show the amount of portfolio assets you can expect to have in each of the disability scenarios, one using current assumptions and the other using the above result.



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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2026	61/59	\$135,000	\$0	\$0	\$0	\$0	\$52,500	\$37,000	\$224,500	\$176,002	\$194,202	\$1,215,499
2027	62/60	137,700	32,494	0	0	0	37,506	5,446	213,146	184,758	203,150	1,307,160
2028	63/61	140,454	32,819	0	0	0	37,181	6,085	216,539	184,186	202,774	1,407,576
2029	64/62	143,263	33,147	0	0	0	36,853	6,745	220,008	185,830	205,118	1,514,905
2030	65/63	17,239	33,478	0	18,078	253,239	36,522	7,427	365,983	183,105	183,105	1,742,211
2031	66/64	34,822	33,813	0	16,476	0	36,187	8,131	129,429	135,996	135,996	1,783,548
2032	67/65	65,204	0	0	12,000	0	41,417	25,447	144,068	150,586	150,586	1,831,327
2033	68/66	65,856	0	0	12,000	0	0	0	77,856	123,680	123,680	1,841,836
2034	69/67	66,514	0	0	12,000	0	0	0	78,514	125,758	125,758	1,852,655
2035	70/68	67,179	0	0	12,000	0	0	0	79,179	129,365	129,365	1,862,325
2036	71/69	67,850	0	0	1,777	0	0	0	69,627	170,463	170,463	1,832,741
2037	72/70	68,529	0	0	0	0	0	0	68,529	133,585	133,585	1,839,489
2038	73/71	69,215	0	0	0	0	0	0	69,215	137,439	137,439	1,843,294
2039	74/72	69,907	0	0	0	0	0	0	69,907	141,430	141,430	1,843,906
2040	75/73	70,606	0	0	21,652	0	0	0	92,258	181,754	181,754	1,804,870
2041	76/74	71,312	0	0	22,459	0	0	0	93,771	143,841	143,841	1,802,842
2042	77/75	72,025	0	0	30,243	0	0	0	102,268	149,564	149,564	1,795,674
2043	78/76	72,746	0	0	31,331	0	0	0	104,077	154,295	154,295	1,784,192
2044	79/77	73,473	0	0	32,420	0	0	0	105,893	159,173	159,173	1,768,083

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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2045	80/78	74,207	0	0	33,579	0	0	0	107,786	164,218	164,218	1,747,003
2046	81/79	74,949	0	0	34,636	0	0	0	109,585	169,409	169,409	1,720,614
2047	82/80	75,698	0	0	35,865	0	0	0	111,563	174,777	174,777	1,688,535
2048	83/81	76,455	0	0	36,924	0	0	0	113,379	180,311	180,311	1,650,381
2049	84/82	77,219	0	0	38,223	0	0	0	115,442	186,033	186,033	1,605,727
2050	85/83	77,992	0	0	39,315	0	0	0	117,307	239,339	239,339	1,506,741
2051	86/84	78,772	0	0	40,474	0	0	0	119,246	197,734	197,734	1,446,167
2052	87/85	79,560	0	0	41,587	0	0	0	121,147	211,161	211,161	1,370,517
2053	88/86	80,355	0	0	38,964	0	0	0	119,319	223,825	223,825	1,279,961
2054	89/87	81,158	0	0	32,103	0	0	0	113,261	231,232	231,232	1,179,167
2055	90/88	81,970	0	0	22,965	0	0	0	104,935	240,417	240,417	1,065,954
2056	91/89	82,790	0	0	11,558	0	0	0	94,348	250,094	250,094	939,344
2057	92/90	83,618	0	0	4,475	0	0	0	88,093	262,027	262,027	796,554
2058	93/91	84,454	0	0	4,499	0	0	0	88,953	248,128	248,128	662,777
2059	94/92	85,299	0	0	4,514	0	0	0	89,813	258,335	258,335	514,276
2060	95/93	86,152	0	0	0	0	0	0	86,152	318,229	318,229	292,534
2061	96/94	46,935	0	0	0	0	0	0	46,935	194,757	194,757	156,814
2062	97/95	47,404	0	0	0	0	0	0	47,404	200,953	200,953	9,538

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Long Term Care Gap Analysis | Current Strategy with LTC is Needed - John



This analysis reflects the cash flow gap created by a long term care event, as well as the potential insurance solution to cover all or part of that gap.

The long term care event for John is assumed to start in 2050 when John is age 85 and last through 2052 at age 87. The assumed cost of long term care is \$120,000 per year in today's dollars and is assumed to grow at 5.00% each year starting immediately.

Existing long term care insurance provides a current benefit of \$100,000 which is projected to provide \$136,932 at time of the event.

Your cash flow and desired remaining asset goal can be achieved with additional coverage providing \$82,000 per year in current benefits and projected to pay \$149,713 per year when care begins.

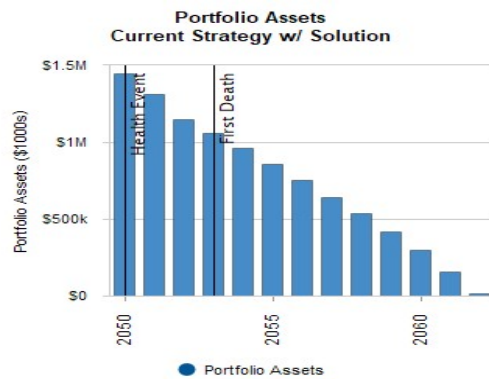
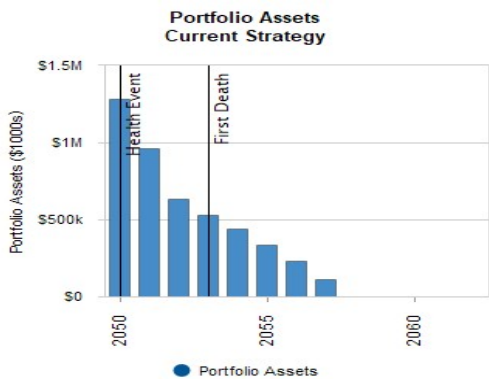
The result above assumes a policy with the following characteristics:

- Cost of Living Adjustment 2.54% (Compound)
- COLA Period: Lifetime
- Maximum Benefit Period 5 Years
- Benefit is Not Taxable

SUMMARY
Long Term Care Period Age 85 - 87 (2050-2052)
Existing Benefits (2050) \$136,932
Additional Coverage \$82,000 (today's \$) \$149,713 (2050)
Unfunded Years 5 (current) 0 (new)
Remainder Assets (2062) (\$595,504) (current) \$7,108 (new)

Portfolio Assets

The chart below shows the amount of portfolio assets you can expect to have in each of the long term care scenarios, one using current assumptions and the other using the above result.



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Year	Age	Income Flows	Investment Income	Planned Distributions	Existing LTC Benefits	Additional LTC Benefits	Total Inflows	Additional LTC Expenses	Total Outflows	Total Portfolio Assets
2050	85/83	\$79,671	\$0	\$40,646	\$136,932	\$149,713	\$406,962	\$387,015	\$617,542	\$1,442,486
2051	86/84	80,468	0	38,834	187,213	153,516	460,031	406,366	608,386	1,310,118
2052	87/85	81,273	0	29,820	191,968	157,415	460,476	426,684	646,188	1,144,084
2053	88/86	82,086	0	16,853	0	0	98,939	0	201,346	1,057,654
2054	89/87	43,776	0	8,949	0	0	52,725	0	183,055	958,120
2055	90/88	44,214	0	5,867	0	0	50,081	0	187,351	850,319
2056	91/89	44,656	0	5,960	0	0	50,616	0	173,283	752,690
2057	92/90	45,103	0	6,000	0	0	51,103	0	184,101	640,758
2058	93/91	45,554	0	0	0	0	45,554	0	177,403	532,609
2059	94/92	46,010	0	0	0	0	46,010	0	182,988	416,320
2060	95/93	46,470	0	0	0	0	46,470	0	188,770	290,673
2061	96/94	46,935	0	0	0	0	46,935	0	194,757	154,478
2062	97/95	47,404	0	0	0	0	47,404	0	200,953	7,108

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Long Term Care Gap Analysis | Current Strategy with LTC is Needed - Jane



This analysis reflects the cash flow gap created by a long term care event, as well as the potential insurance solution to cover all or part of that gap.

The long term care event for Jane is assumed to start in 2052 when Jane is age 85 and last through 2054 at age 87. The assumed cost of long term care is \$120,000 per year in today's dollars and is assumed to grow at 5.00% each year starting immediately.

Existing long term care insurance provides a current benefit of \$100,000 which is projected to provide \$143,976 at time of the event.

Your cash flow and desired remaining asset goal can be achieved with additional coverage providing \$150,000 per year in current benefits and projected to pay \$287,951 per year when care begins.

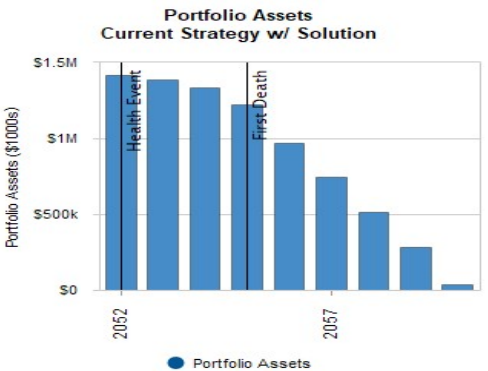
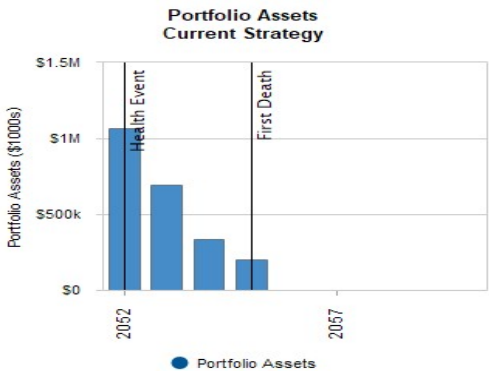
The result above assumes a policy with the following characteristics:

- Cost of Living Adjustment 2.54% (Compound)
- COLA Period: Lifetime
- Maximum Benefit Period 5 Years
- Benefit is Not Taxable

SUMMARY
Long Term Care Period Age 85 - 87 (2052-2054)
Existing Benefits (2052) \$143,976
Additional Coverage \$150,000 (today's \$) \$287,951 (2052)
Unfunded Years 5 (current) 0 (new)
Remainder Assets (2060) (\$1,009,797) (current) \$33,871 (new)

Portfolio Assets

The chart below shows the amount of portfolio assets you can expect to have in each of the long term care scenarios, one using current assumptions and the other using the above result.



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Long Term Care Gap Analysis | Current Strategy with LTC is Needed - Jane



Year	Age	Income Flows	Investment Income	Planned Distributions	Existing LTC Benefits	Additional LTC Benefits	Total Inflows	Additional LTC Expenses	Total Outflows	Total Portfolio Assets
2052	87/85	\$81,273	\$0	\$40,599	\$143,976	\$287,951	\$553,799	\$426,684	\$623,865	\$1,415,153
2053	88/86	82,086	0	36,639	196,844	295,265	610,834	448,018	655,911	1,387,110
2054	89/87	82,906	0	34,078	201,844	302,765	621,593	470,419	688,227	1,338,922
2055	90/88	83,735	0	29,170	0	0	112,905	0	239,094	1,224,131
2056	91/89	44,656	0	18,671	0	0	63,327	0	343,913	971,224
2057	92/90	45,103	0	6,000	0	0	51,103	0	308,936	743,198
2058	93/91	45,554	0	5,400	0	0	50,954	0	302,030	513,455
2059	94/92	46,010	0	0	0	0	46,010	0	297,393	282,194
2060	95/93	46,470	0	0	0	0	46,470	0	306,081	33,871

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Disclaimer



The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

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I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

Date _____

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