

Why Age Matters

The impact of age on entry-age premiums

Entry Age	Factor
45	0.93
50	1.00
55	1.13
60	1.47
65	2.08
70	3.25
75	5.22
80	7.39

The factors illustrate a relative cost of Long-Term Care Insurance based on your age when insurance begins.

In this example, for each \$1.00 of premium paid by a person becoming insured at age 50, a similar person beginning insurance —

- at age 60 will pay nearly 50% more (\$1.47), and
- at age 70 will pay more than 3 times as much (\$3.25).

Premiums are designed to stay level and are based on your age when insurance begins. In addition to age, health also matters. Odds are you won't be any healthier in the future than you are today.

Long-Term Care — An Insurable Risk

We specialize in Long-Term Care Insurance.
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Toll-free: 888.793.6111

E-mail: helpme@retirementguard.com

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