

THE HIRSHORN COMPANY

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American Foreign Service Association (AFSA) Long Term Care Premium Comparison

Florida*

What does Long Term Care Insurance cost at various ages
and how much can AFSA save me?

Age	Daily Benefit	Benefit Period	Inflation	Elimination Period	Annual Premiums		AFSA Annual Savings	
					AFSA Discount		single	married
55	\$150	5 Years	5% Compound	90 days	single \$1,658	married \$2,487	single \$104	married \$208
60	\$150	5 Years	5% Compound	90 days	\$2,132	\$3,198	\$133	\$266
65	\$150	5 Years	5% Compound	90 days	\$2,809	\$4,213	\$180	\$351
70	\$150	4 Years	5% Simple	90 days	\$3,147	\$4,721	\$197	\$393
75	\$150	4 Years	None	90 days	\$3,451	\$5,177	\$216	\$432
80	\$150	3 Years	None	90 days	\$4,872	\$7,309	\$306	\$610

*Premiums may vary in other states.

Sample premiums are rated based on very good health — preferred plus

John Hancock Life Insurance Company (A+ rated by AM Best); rates as of April, 2008

Daily benefit options are available in increments from \$50 to \$500

Monthly benefit options are available in increments from \$1,500 to \$15,000

Benefit period options are available for 2, 3, 4, 5, 6, 10 years and lifetime

Inflation allows the daily benefit to increase year to year