

# THE HIRSHORN COMPANY

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

### Maryland\*

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	
					single	married	single	married
55	\$150	5 Years	5% Compound, No Cap	90 days	\$1,698	\$2,378	\$89	\$124
60	\$150	5 Years	5% Compound, No Cap	90 days	\$2,079	\$2,910	\$109	\$154
65	\$150	5 Years	5% Compound, Cap**	90 days	\$2,236	\$3,130	\$117	\$166
70	\$150	4 Years	5% Simple, No Cap	90 days	\$3,292	\$4,608	\$173	\$242
75	\$150	4 Years	None	90 days	\$3,583	\$5,016	\$188	\$264
80	\$150	3 Years	None	90 days	\$4,892	\$6,849	\$258	\$361

\*Premiums may vary in other states.

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

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

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

Benefit period options are available for 2, 3, 4, 5, 8 years and lifetime

Inflation allows the daily benefit to increase year to year

\*\*Two times compound inflation will double in 14 1/2 years and capped at 100%