

LONG-TERM CARE INSURANCE FUNDING IN RETIREMENT

Projected Annual Gross and Taxable Income and Value/Death Benefit

Assuming 55-Year Old, Withdrawals Beginning at Age 68, Investment of \$50,000 in a Nonqualified Fixed Index Annuity ("FIA") With Income Rider vs. Deferred Income Annuity ("DIA") With No Death Benefit, And Assuming FIA Premium Bonus of 10%, Annual Return of 3%, and Income Rider Charge of 0.95% of Income Rider Value

Year	Age	ANNUAL GROSS INCOME			ANNUAL TAXABLE INCOME			VALUE/DEATH BENEFIT		
		FIA	DIA	Difference	FIA	DIA	Difference	FIA	DIA	Difference
2012	55	0	0	0	0	0	0	56,278	0	56,278
2013	56	0	0	0	0	0	0	57,374	0	57,374
2014	57	0	0	0	0	0	0	58,467	0	58,467
2015	58	0	0	0	0	0	0	59,553	0	59,553
2016	59	0	0	0	0	0	0	60,629	0	60,629
2017	60	0	0	0	0	0	0	61,694	0	61,694
2018	61	0	0	0	0	0	0	62,744	0	62,744
2019	62	0	0	0	0	0	0	63,775	0	63,775
2020	63	0	0	0	0	0	0	64,783	0	64,783
2021	64	0	0	0	0	0	0	65,766	0	65,766
2022	65	0	0	0	0	0	0	66,717	0	66,717
2023	66	0	0	0	0	0	0	67,634	0	67,634
2024	67	0	0	0	0	0	0	68,510	0	68,510
2025	68	5,764	6,000	-236	5,764	3,066	2,698	63,703	0	63,703
2026	69	5,764	6,000	-236	5,764	3,066	2,698	58,806	0	58,806
2027	70	5,764	6,000	-236	5,764	3,066	2,698	53,818	0	53,818
2028	71	5,764	6,000	-236	5,764	3,066	2,698	48,734	0	48,734
2029	72	5,764	6,000	-236	5,764	3,066	2,698	43,553	0	43,553
2030	73	5,764	6,000	-236	5,764	3,066	2,698	38,271	0	38,271
2031	74	5,764	6,000	-236	5,764	3,066	2,698	32,885	0	32,885
2032	75	5,764	6,000	-236	5,764	3,066	2,698	27,392	0	27,392
2033	76	5,764	6,000	-236	5,764	3,066	2,698	21,790	0	21,790
2034	77	5,764	6,000	-236	5,764	3,066	2,698	16,074	0	16,074
2035	78	5,764	6,000	-236	5,764	3,066	2,698	10,242	0	10,242
2036	79	5,764	6,000	-236	5,764	3,066	2,698	4,289	0	4,289
2037	80	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2038	81	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2039	82	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2040	83	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2041	84	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2042	85	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2043	86	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2044	87	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2045	88	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2046	89	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
2047	90	5,764	6,000	-236	5,764	3,066	2,698	0	0	0
Totals		132,572	138,000	-5,428	132,572	70,518	62,054			