

RETIREMENT ASSETS RISK CALCULATOR -- AGE 55

Current Cost of Care	\$230	Daily	Cost of Care Inflation Rate	5%	Insured's Age	55
Beginning Policy Benefit	\$200	Daily	Policy Benefit Inflation Rate	5%	Liquidated Assets Tax Rate	28%

Insurd's Attained Age	Without LTC Insurance		With LTC Insurance		
	Annual Cost of Care	Liquidated Assets	Annual Cost of Care	Annual LTC Policy Benefit	Liquidated Assets
55	\$83,950		\$83,950	\$73,000	
56	\$88,148		\$88,148	\$76,650	
57	\$92,555		\$92,555	\$80,483	
58	\$97,183		\$97,183	\$84,507	
59	\$102,042		\$102,042	\$88,732	
60	\$107,144		\$107,144	\$93,169	
61	\$112,501		\$112,501	\$97,827	
62	\$118,126		\$118,126	\$102,718	
63	\$124,032		\$124,032	\$107,854	
64	\$130,234		\$130,234	\$113,247	
65	\$136,746		\$136,746	\$118,909	
66	\$143,583		\$143,583	\$124,855	
67	\$150,762		\$150,762	\$131,098	
68	\$158,300		\$158,300	\$137,652	
69	\$166,215		\$166,215	\$144,535	
70	\$174,526		\$174,526	\$151,762	
71	\$183,252		\$183,252	\$159,350	
72	\$192,415		\$192,415	\$167,317	
73	\$202,036		\$202,036	\$175,683	
74	\$212,137		\$212,137	\$184,467	
75	\$222,744		\$222,744	\$193,691	
76	\$233,882		\$233,882	\$203,375	
77	\$245,576		\$245,576	\$213,544	
78	\$257,854		\$257,854	\$224,221	
79	\$270,747		\$270,747	\$235,432	
80	\$284,284	\$284,284	\$284,284	\$247,204	\$37,081
81	\$298,499	\$298,499	\$298,499	\$259,564	\$38,935
82	\$313,424	\$313,424	\$313,424	\$272,542	\$40,881
83	\$329,095	\$329,095	\$329,095	\$286,169	\$42,925
84	\$345,550	\$345,550	\$345,550	\$300,478	\$45,072
85	\$362,827		\$362,827	\$315,502	
86	\$380,968		\$380,968	\$331,277	
87	\$400,017		\$400,017	\$347,841	
88	\$420,018		\$420,018	\$365,233	
89	\$441,019		\$441,019	\$383,494	
90	\$463,069		\$463,069	\$402,669	
91	\$486,223		\$486,223	\$422,803	
92	\$510,534		\$510,534	\$443,943	
93	\$536,061		\$536,061	\$466,140	
94	\$562,864		\$562,864	\$489,447	
95	\$591,007		\$591,007	\$513,919	
96	\$620,557		\$620,557	\$539,615	
Total After Tax Liquidated Assets	5 Years of Care	\$1,570,851	5 Years of Care		\$204,894
Total Before Tax Liquidated Assets	5 Years of Care	\$2,181,738	5 Years of Care		\$284,575

Question: How would the liquidation of these assets impact your or a surviving spouse's annual retirement income?

This analysis is for conceptual purposes only and illustrates hypothetical results.