

Long Term Care Risk Profile

This questionnaire is a general guide to help you decide what type of long term care insurance coverage might be most suitable for you and your family.

If my LTC premiums were to increase by 20% I would be most likely to...

- Cancel the policy - 1 point _____ points
- Reduce benefits to keep the premium the same - 2 points
- Reduce benefits to limit the premium increase to 10% - 3 points
- Pay the increased premium - 4 points

I would prefer coverage where the premiums were guaranteed to stay level even if I had to pay more for it.

- Strongly Agree - 1 point _____ points
- Agree - 2 points
- Disagree - 3 points
- Strongly Disagree - 4 points

I will be able to afford some premium increases on my policy during retirement.

- Strongly Agree - 4 points _____ points
- Agree - 3 points
- Disagree - 2 points
- Strongly Disagree - 1 point

I would prefer coverage that is the least expensive today even if premiums might increase in the future.

- Strongly Agree - 4 points _____ points
- Agree - 3 points
- Disagree - 2 points
- Strongly Disagree - 1 point

I would prefer coverage that will return my premiums if I never need care even if it costs more.

- Strongly Agree - 1 point _____ points
- Agree - 2 points
- Disagree - 3 points
- Strongly Disagree - 4 points

I would prefer to use existing cash value from life insurance or annuities to pay my premiums.

- Strongly Agree - 1 point _____ points
- Agree - 2 points
- Disagree - 3 points
- Strongly Disagree - 4 points

I would prefer to pay higher premiums over a shorter period of time like 10 years as opposed to paying a lower premium for the rest of my life.

- Strongly Agree - 1 point _____ points
- Agree - 2 points
- Disagree - 3 points
- Strongly Disagree - 4 points

I would prefer coverage that allows me to return my premiums while I am living if I change my mind and want my money back even if it costs more.

- Strongly Agree - 1 point _____ points
- Agree - 2 points
- Disagree - 3 points
- Strongly Disagree - 4 points

In retirement, I intend on living outside the United States.

- Strongly Agree - 1 point _____ points
- Agree - 2 points
- Disagree - 3 points
- Strongly Disagree - 4 points

I would prefer coverage that will allow me to spend my benefits in any way I see fit including being able to pay a family member to help me.

- Strongly Agree - 1 point _____ points
- Agree - 2 points
- Disagree - 3 points
- Strongly Disagree - 4 points

Total Points _____

25 or more points = Traditional LTC insurance may be more suitable for you.

Less than 25 points = Linked benefit LTC insurance may be more suitable for you.

Client Signature _____

Advisor Signature _____