

How Much Daily Benefit Do You Need?

Long Term Care Advisors

Daily benefit growth with compound and simple inflation protection riders. Use this grid as a guide so you can see how your clients' daily benefit will grow with each inflation protection option. This will help you decide which benefit will be best for each client depending on their age and financial objectives.

Daily Benefit	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200	\$210	\$220	\$230	\$240
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5% Compound

Years

5	\$128	\$140	\$153	\$166	\$179	\$191	\$204	\$217	\$230	\$242	\$255	\$268	\$281	\$294	\$306
10	\$163	\$179	\$195	\$212	\$228	\$244	\$261	\$277	\$293	\$309	\$326	\$342	\$358	\$375	\$391
15	\$208	\$229	\$249	\$270	\$291	\$312	\$333	\$353	\$374	\$395	\$416	\$437	\$457	\$478	\$499
20	\$265	\$292	\$318	\$345	\$371	\$398	\$425	\$451	\$478	\$504	\$531	\$557	\$584	\$610	\$637
25	\$339	\$372	\$406	\$440	\$474	\$508	\$542	\$576	\$610	\$643	\$677	\$711	\$745	\$779	\$813
30	\$432	\$475	\$519	\$562	\$605	\$648	\$692	\$735	\$778	\$821	\$864	\$908	\$951	\$994	\$1,037

3% Compound

Years

5	\$116	\$128	\$139	\$151	\$162	\$174	\$185	\$197	\$209	\$220	\$232	\$243	\$255	\$267	\$278
10	\$134	\$148	\$161	\$175	\$188	\$202	\$215	\$228	\$242	\$255	\$269	\$282	\$296	\$309	\$323
15	\$156	\$171	\$187	\$203	\$218	\$234	\$249	\$265	\$280	\$296	\$312	\$327	\$343	\$358	\$374
20	\$181	\$199	\$217	\$235	\$253	\$271	\$289	\$307	\$325	\$343	\$361	\$379	\$397	\$415	\$433
25	\$209	\$230	\$251	\$272	\$293	\$314	\$335	\$356	\$377	\$398	\$419	\$440	\$461	\$482	\$503
30	\$243	\$267	\$291	\$316	\$340	\$364	\$388	\$413	\$437	\$461	\$485	\$510	\$534	\$558	\$583

5% Simple

Years

5	\$125	\$138	\$150	\$163	\$175	\$188	\$200	\$213	\$225	\$238	\$250	\$263	\$275	\$288	\$300
10	\$150	\$165	\$180	\$195	\$210	\$225	\$240	\$255	\$270	\$285	\$300	\$315	\$330	\$345	\$360
15	\$175	\$193	\$210	\$228	\$245	\$263	\$280	\$298	\$315	\$333	\$350	\$368	\$385	\$403	\$420
20	\$200	\$220	\$240	\$260	\$280	\$300	\$320	\$340	\$360	\$380	\$400	\$420	\$440	\$460	\$480
25	\$225	\$248	\$270	\$293	\$315	\$338	\$360	\$383	\$405	\$428	\$450	\$473	\$495	\$518	\$540
30	\$250	\$275	\$300	\$325	\$350	\$375	\$400	\$425	\$450	\$475	\$500	\$525	\$550	\$575	\$600

