

Investing vs. buying LTC coverage

Allianz Life Insurance Company of North America



How will your clients pay their long term care expenses?

Compare the choices: Saving for LTC or buying Generation Protector II LTCi. **LTCi is a better option.**

As the example below shows, in the first year alone, your clients are protected against the unexpected need for long term care protection. Show them how the benefits of purchasing LTCi offer them peace of mind, help to protect their nest egg, and far outweigh the results of trying to pay for their long term care needs by saving.

Example:¹ Married couple, age 55, both purchase a Generation Protector II policy
 • \$150 daily benefit • 5-year benefit period • 90 calendar day elimination period
 • 5% COLA • 100% Home Care Benefit • Preferred Risk Class

Age	Total annual premium	Joint lifetime pool	Investment	ROI 5% ²
55	\$2,944.60	\$547,500.00	\$2,944.60	\$3,091.83
57	\$2,944.60	\$603,618.75	\$2,944.60	\$9,746.99
59	\$2,944.60	\$665,489.67	\$2,944.60	\$17,084.31
61	\$2,944.60	\$733,702.36	\$2,944.60	\$25,173.71
63	\$2,944.60	\$808,906.86	\$2,944.60	\$34,092.26
65	\$2,944.60	\$891,819.81	\$2,944.60	\$43,924.97
67	\$2,944.60	\$983,231.34	\$2,944.60	\$54,765.53
69	\$2,944.60	\$1,084,012.55	\$2,944.60	\$66,717.25
71	\$2,944.60	\$1,195,123.84	\$2,944.60	\$79,894.02
73	\$2,944.60	\$1,317,624.03	\$2,944.60	\$94,421.41
75	\$2,944.60	\$1,452,680.49	\$2,944.60	\$110,437.85
77	\$2,944.60	\$1,601,580.24	\$2,944.60	\$128,095.99
79	\$2,944.60	\$1,765,742.22	\$2,944.60	\$147,564.08
81	\$2,944.60	\$1,946,730.80	\$2,944.60	\$169,027.65
83	\$2,944.60	\$2,146,270.70	\$2,944.60	\$192,691.23
85	\$2,944.60	\$2,366,263.45	\$2,944.60	\$218,780.33
Totals (55-85)	\$91,282.60	\$2,366,263.45	\$91,282.60	\$218,780.33

¹ Source: ForeSight Mobility Software Life and LTC, 1.0.9.7, 4/2006.

² Includes the annual investment of \$2,944.60.

As you can see, if starting at age 55 your clients invest \$2,944.60 per year (same amount as LTCi premium), at age 85 – with a 5% annual return – they would have accumulated just under \$219,000. **But with an Allianz LTCi policy, their benefit pool would be almost \$2.4 million!** Show them the numbers. When the question is whether to invest or save for long term care needs, the answer is long term care insurance with Allianz.

Call the FASTeam at **800.950.7372**
 (press 1 for Sales Support, then 3 for LTCi)
 and ask about the flexible policy option in Generation Protector II that lets your client customize the policy for their own situation.

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