

TAILORING LTC Long Term Care BENEFITS TO YOUR NEEDS

1. Seven percent of my annual income is approximately \$_____.
 - a. (This is the maximum amount of annual income experts advise spending on a premium.)

2. The cash value of my non-housing assets* is \$_____.
 - a. (This is the amount you would otherwise have to spend for long-term care.)

3. My non-housing assets would last _____ years if I needed care today.
 - a. (This is the approximate number of years of coverage you might consider buying.)

4. I can afford to pay \$_____ a day towards the cost of my own care. The difference between the amount I can afford, and the cost of care today is \$_____.
 - a. (This is the approximate amount of daily benefit you will need.)

5. I can afford to pay a total of \$_____ for the first days of care in a nursing home. Therefore, I will need a waiting period no longer than:

30 days \$_____ 60 days \$_____ 90 days \$_____.

(To determine the amount you would pay, multiply the daily nursing home cost times the number of days in the waiting period.) [Copied from Taking Care of Tomorrow](#) *

If you have trouble filling out this form, just email us Steve@SteveShorr.com and we can send you the form in an email, when you can just email it back to us.