

# Long/Skinny Traditional Design vs Short/Fat Design

## Long/Skinny

- Monthly Maximum Benefit \$4,500
- 5 year Benefit Period
- 100% Assisted Living
- 5% Compound Inflation Rider
- **Policy maximum \$270,000**
- Annual Premium: **\$9,216.35**

## Short/Fat

- Monthly Maximum Benefit \$7,500
- 3 year Benefit Period
- 50% Assisted Living
- 3% Compound Inflation Rider
- **Policy maximum \$270,000**
- Annual Premium: **\$5,868.64**

## **Future Maximum Monthly Benefit**

Now - \$4,500  
10 years - \$7,328  
20 years - \$11,936  
30 years - \$19,444

Now - \$7,500  
10 years - \$10,081  
20 years - \$13,547  
30 years - \$18,205

*Premiums are based on married couple, both age 60, Standard Health, 90-day elimination period*