

# FINANCIAL SCENARIOS LLC

The How Much? Company

Email-Ready PDF Digital Business Cards Complete with Unique Financial Calculators can be personalized with the Advisors:

- Name
- Address
- Company Logo or Photo
- Telephone
- Website

The Advisor can email their very own Personalized Digital Business Card to an "UNLIMITED" number of prospects.

The Scenarios are so easy to use to adjust the data you only need to point and click..

The Advisor can then call the prospect to go over the Scenario on the phone or set up an appointment to do so in person. Once you go over the Scenarios with the prospect they either get it or they don't get it and if not

Scenario LTC1Plus initially asks "5 QUESTIONS" about Long Term care:

1. How much does it cost today?
2. When do you think you would need it?
3. How long will you need it?
4. How much is the cost of care going up each year?
5. What kind of return can we plan on getting for the your Long Term Care fund?

After you answer those questions the LTC Scenario "INSTANTLY CALCULATES" and Graphs how much "CAPITAL" you would need "TODAY , \$516,594", to fund that future care. It also "INSTANTLY CALCULATES" how much the "TOTAL COST OF THAT CARE" would be. The Advisors job is to show the prospect that there are less expensive solutions to this problem.

**Insurance Choices**  
Louis G. LaBash  
404 Dunwoody Chace  
Atlanta, GA 30328  
770-671-9605  
Request Information  
Is the Shine on Your Golden Nest Egg,  
At Risk from, a Long Term Care Event?  
Insurance Choices.biz

Click Me First! **Long Term Care Financial Scenario**

LTC Costs Today | LTC Insurance ROI

Projected Future Cost of Long Term Care

Daily Cost of Care Today: \$200 (Step #1)

Projected Year When Care Begins: 20 (Step #2)

Projected Number of Years of Care: 5 (Step #3)

Projected Growth in Cost of Care: 6.0% (Step #4)

Rate of Return on Invested Capital: 4.00% (Step #5)

Capital Required Today to Fund the Future Care: **\$516,594**

Total Cost of Future Care: **\$1,228,002**

Legal Disclaimer | Software License Agreement | Advisors Click Here

## Financial Scenarios LLC

404 Dunwoody Chace Atlanta, GA 30328  
Tel: 1-866-8088342 Fax: 770-671-9605  
Sales@financialscenarios.net  
<http://www.financialscenarios.net>

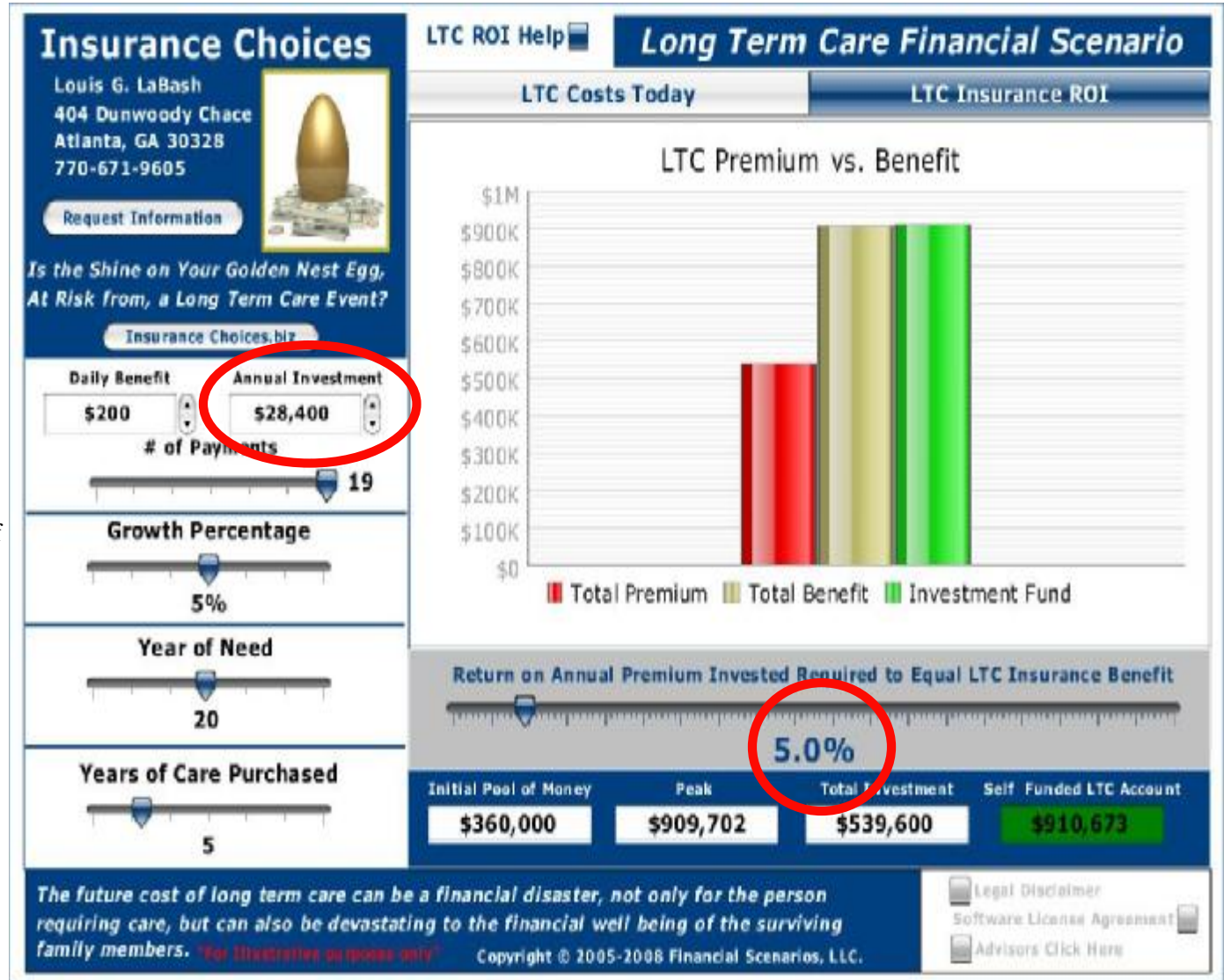
This ROI view of LTC1Plus ROI page allows you to input 5 variables and then it helps you solve for the 6th. You Input the Following:

1. Daily Benefit (\$200)
2. Annual Rate of Return (5%)
3. Number of Premiums for a 10 Pay or LPU65. This is a lifetime pay or until claim begins
4. Annual Growth Percentage in benefit (5%)
5. Year when benefit is needed (20)
6. Number of years of benefit (5)

In this view you can then move the to the Annual investment Amount to the value that will make the Green Bar of the Graph equal to the Gold Bar.

In this case it would take **\$28,400** invested every year for 19 years to provide an investment fund equivalent to the pool of money that would be available in a Long Term Care Insurance policy has a 5% compound interest increase rider.

If the need for care occurred sooner than the 20th year then the annual investment would have to be even greater. Just change the year of need to 15 years and see the difference.



**To accumulate the equivalent amount of capital available in the pool of money in the 20th year with a consistent 5% rate of return would require an investment of \$28,300 a year to build an equivalent pool of money. Just set the interest rate and increase the annual investment to make the Green Bar equal in size to the Gold Bar.**

This ROI view of LTC1Plus ROI page allows you to input 5 variables and then it helps you solve for the 6th.

You Input the Following:

1. Daily Benefit (\$200)
2. Annual Investment (**\$2,500**)
3. Number of Premiums for a 10 Pay or LPU65. This is a lifetime pay or until claim begins
4. Annual Growth Percentage in benefit (5%)
5. Year when benefit is needed (20)
6. Number of years of benefit (5)

In this view you can then move the Return on annual investment number to the value that will make the Green Bar of the Graph equal to the Gold Bar.

In this case it would take a **25.5%** annual rate of return on the annually invested capital over the 19 year period to provide an investment fund equivalent to the pool of money that would be available in a Long Term Care Insurance policy has a 5% compound interest increase rider.

If the need for care occurred sooner than the 20th year, then the return would have to be even higher. Just change the year of need to 15 years and see the difference.



**If you invested the premium to pay for future care, you would have to get over a 24% return on your Investment every year for 19 years to have enough capital in the 20th year to pay for 5 years of care at that time. To illustrate this you just move the slider from left to right to get the Green bar equal to the Gold Bar.**