National / NY Long-Term Care Brokers, Ltd.

LTC Matrix / Proposal Request Form for 2012

Broker

Name: _____
Phone: _____
Fax: _____
E-mail: _____

State of application: _____

Clients

Primary Name: _____
Primary Age or DoB: _____
Secondary Name: _____
Secondary Age or DoB: _____

❑ Check if client is married, but spouse is not applying.

Fax to (518)371-6131. Please allow us 24 hours to complete your request.

Send me (check one): ❑ Matrix ❑ Quote Company _____

Send via (check one): ❑ E-mail ❑ Fax ❑ US Mail

Three-Year Designs

❑ $100 / Day · 90EP
Inflation: _____

❑ $150 / Day · 90EP
Inflation: _____

❑ $200 / Day · 90EP
Inflation: _____

❑ $250 / Day · 90EP
Inflation: _____

❑ Daily Benefit: _____
Duration: _____
Elimination: _____
Inflation: _____

Five-Year Designs

❑ $100 / Day · 90EP
Inflation: _____

❑ $150 / Day · 90EP
Inflation: _____

❑ $200 / Day · 90EP
Inflation: _____

❑ $250 / Day · 90EP
Inflation: _____

❑ Daily Benefit: _____
Duration: _____
Elimination: _____
Inflation: _____

New York Partnership

❑ $253 / Day NH · 90EP
3 Years NH
6 Years HC · 50%HC
5% Compound

❑ $253 / Day NH · 90EP
4 Years NH
4 Years HC · 100% HC
5% Compound

❑ Daily Benefit: _____
Duration: _____
Elimination: _____
5% Compound

Health Conditions / Meds

Primary Insured:

_____
_____
_____
_____
_____
_____
_____
_____

Smoker: ❑ YES ❑ NO

Secondary Insured:

_____
_____
_____
_____
_____
_____
_____
_____

Smoker: ❑ YES ❑ NO

Inflation Suggestions

Fifties or younger: 5% Compound or 5% Simple

Sixties: 5% Simple or 3% Compound

Seventies or older: No inflation or GPO

Average Home Health Care Rates Per Hour

AL, AR, LA, MS, WV: $16 · **SC, TN:** $18 · **FL, GA, ID, IN, KS, KY, OH, TX:** $19 · **AZ, MI, MO, NC, OK, VA:** $20 · **IA, IL, MD, NE, NM, PA, SD, UT, WY:** $21 · **CA, CO, DC, DE, ME, MT, NJ, NV, NY, VT, WI:** $22 · **CT, OR, WA:** $23 · **ND, RI:** $24 · **NH:** $25 · **HI, MA:** $26 · **MN:** $27 · **AK:** $28

Metro NY:	$20
Buffalo:	$20
Syracuse/Central:	$21
Albany/Northeast:	$22
Long Island:	$22
Rochester:	$23
Suburban NY:	$24

80% of LTC expenses are at home. The average shift is eight hours.

Avg. Claim

Male:	2.2
Female:	3.7
All:	3.0

Average Sales

Daily Benefit: 75% are $50 to $199 · **Inflation:** 60% are less than 5% Compound
Benefit Period: 76% are two-to-five years · **EP:** 83% are either 90 or 100 days
Source: American Association for LTCi 2011 Sourcebook.

Call the LTCi Staff!

We're here to help you turn this quote into an application!

(800)695-8224 · (518)371-5522

Melissa, x115
Matthew, x107
Jennifer, x 126

Please limit request to four quotes or matrices. You may also quote on nltcb.com, or get free software at e-ltc.net.