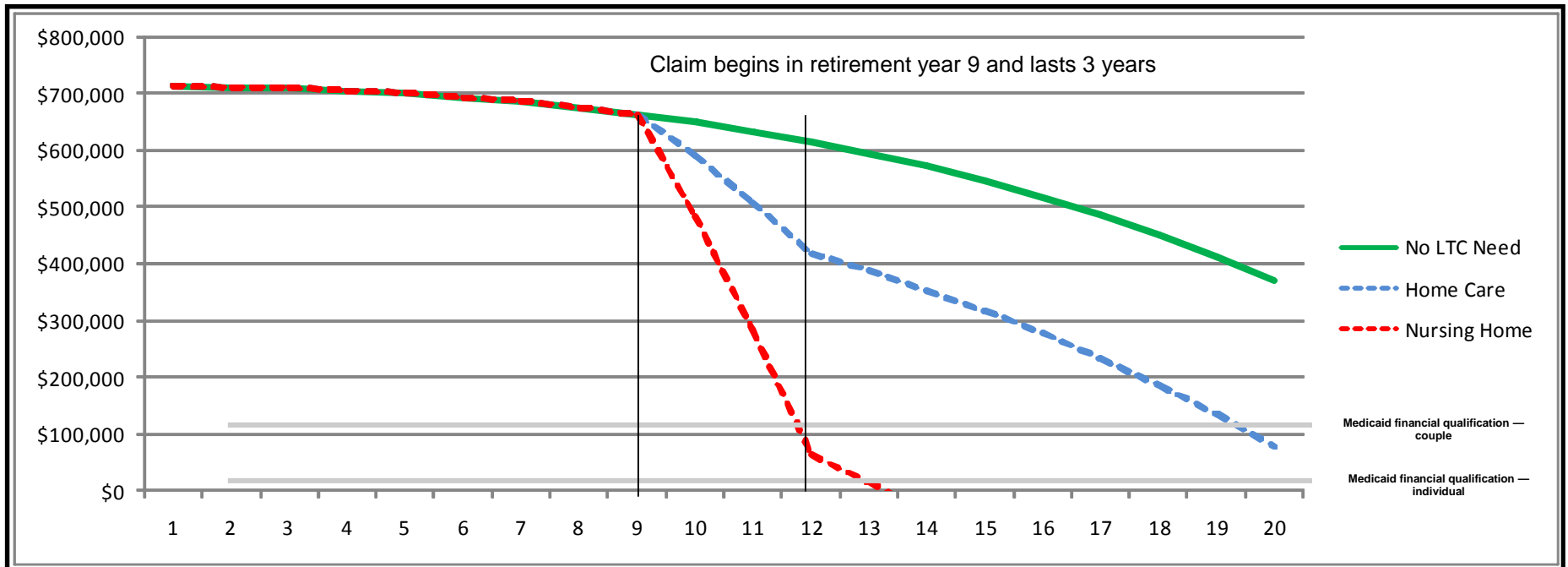


The Impact of a 3-Year Long Term Care Need on a Retirement Portfolio



Assumes the following:

- \$750,000 retirement portfolio, earning a fixed, 5%, after-tax return
- \$3,000 of guaranteed monthly income from other sources (SS, pension, annuity, etc.), increasing at 3% annually
- \$6,000 monthly living expenses, increasing at 3% annually
- Home care costs begin at \$5,000 per month
- Nursing home costs begin at a projected \$13,942 per month



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