

Compare the LTC proposals you actually have.

Aligned Path Insurance Solutions · Blank worksheet · Updated October 5, 2026

Use actual proposal documents and one care plan. Label A and B with the coverage structure. Enter “not offered,” “not applicable” or “confirm” where needed. A blank is not zero or a guarantee. Avoid client identifiers.

Online worksheet: alignedpathinsurance.com/resources/guides/long-term-care-insurance/comparison-worksheet

Set the care assumptions

Care goal and responsibility Preferred setting, who would arrange care, and what the plan should protect.	Common comparison basis State, issue age, individual or joint coverage, underwriting assumption, and future age or year for comparison. Use ages only, not names or birth dates.
Care-cost assumption Local cost source and date, monthly cost today and at the comparison age, cost growth, duration, and a longer-care scenario.	Self-funding comparator Income and assets available for care, timing, liquidity, taxes to review, and impact on spouse, spending and legacy goals. Include the premium funds retained if no policy is bought.

Identify the proposals

Use current illustrations, benefit schedules, outlines of coverage and specimen policy forms. Record page references beside the terms.

Term to confirm	Proposal A	Proposal B
Carrier, product and document date Include policy and rider form numbers, proposal date and document page references. No policy numbers or client identifiers.		

Term to confirm	Proposal A	Proposal B
Coverage structure and quote status Traditional LTC or a life-based/annuity-based hybrid with dedicated LTC coverage; proposed underwriting class, tax-qualified status, and Partnership qualification if any. Confirm state-specific terms and what remains subject to underwriting.		

Funding and guarantees

Record the full payment schedule. An annual premium and a single payment commit money at different times.

Term to confirm	Proposal A	Proposal B
Premium or funding pattern Amount, frequency, number of payments and final payment year; include rider charges and any extra funding required.		
Guaranteed versus changeable premiums What is guaranteed, conditions to maintain it, class-wide increase exposure, and effects of missed or changed payments.		
Liquidity and affordability Source of funds, assets left accessible, capacity for an increase, premium waiver during care and conditions if payments stop.		
Guaranteed versus illustrated values List guaranteed care, death and cash values separately from non-guaranteed values at the same comparison age. Record illustration assumptions.		

Care benefits on the same basis

Keep the payment limit separate from the total pool. Enter carrier-provided figures at the same age; leave unmatched terms visible.

Term to confirm	Proposal A	Proposal B
Daily or monthly benefit limit Initial amount and amount at the comparison age; note setting-specific caps and whether a daily limit restricts monthly use.		
Total care pool and benefit period Initial and future pool, benefit-period wording, shared-care rules, and any acceleration and extension-of-benefits amounts. Avoid counting a death benefit twice.		
Inflation and benefit growth Rate, simple or compound growth, start/stop age, whether the limit and pool both grow, premium effect, and any purchase-option conditions.		
Elimination period and day-counting Number of days; service or calendar days; when counting begins; consecutive/accumulation rules; once or per episode; setting-specific waivers.		
Reimbursement, indemnity or cash method Eligible-expense reimbursement up to limits, or stated benefit; service, receipt and certification requirements. Confirm how each payment reduces the pool.		
Covered settings and providers Home, adult day care, assisted living, nursing facility, hospice; licensing, informal/family care, exclusions and geographic restrictions.		
Benefit triggers and certification Exact daily-activity/cognitive language, expected duration, certifier, care-plan and recertification rules, and any additional permanence condition.		

What remains, and what needs confirmation

Request illustrations for no care, an earlier claim and a later claim. Use the same care draw for both proposals where possible.

Term to confirm	Proposal A	Proposal B
Death, cash and surrender values Before care and after the same care use: remaining death benefit, guaranteed minimum if any, cash value, net surrender value, charges and timing. Mark not applicable where appropriate.		
How care use changes other values Acceleration or reduction method, extension benefits, effects of withdrawals/loans, and any restoration, return-of-premium or nonforfeiture provision.		
Amount still funded by the household At the comparison age: care cost beyond payment limits, excluded services, waiting-period costs and costs after the pool is exhausted. Use the funding planner for scenarios.		
Open questions and accepted tradeoffs What is unconfirmed, who will verify it and from which document? Ask about tax qualification, state-specific terms and any replacement losses. Record the tradeoff the household would accept.		

Confirm the contract

Note any chronic-illness accelerated death-benefit rider in “Open questions and accepted tradeoffs” as a separate life benefit, not dedicated LTC insurance. Ask the carrier to identify the rider, its tax status, calculation at claim, charges and remaining values. Confirm exact claim conditions, including any permanence requirement. See the [NAIC July 2017 overview of private LTC funding options](#); current contract and state-specific terms control.

This worksheet organizes information and does not determine eligibility, claim approval or which policy to buy. Review tax, legal and financial questions with the appropriate professionals.

Reference: [NAIC shopper's guide](#) and [IRS definitions](#). Source check: October 5, 2026.

If a policy is placed, the carrier pays Aligned Path a commission. The referring advisor earns no insurance commission. Aligned Path charges no separate brokerage, shopping, placement or servicing fee on any line. [How Aligned Path gets paid](#).