

Prepared for:

Betty Boomer

October 27, 2026

AI-POWERED CAREfidence | DATA. INSIGHT. CLARITY. FOR LIFE'S MOST IMPORTANT DECISIONS.

CARE Profile

Build CAREfidence into financial planning

Betty Boomer, age 71

FL (state average)

CARE Profile is an AI-driven analysis of Betty's long-term care exposure, weighing health, functional independence, cognitive risk, caregiving resources, financial preparedness, housing, and personal care preferences into a single, explainable planning picture.

Care snapshot

Life expectancy	Care likely begins	Expected duration
88.6	**Age 84.7**	**3.95 yrs**

Where care is likely to happen



Home health care **2.2 yrs** · Assisted living **1.0 yrs** · Nursing home **0.8 yrs**

Typical cost of care in your area

today's dollars, per year

Home health care	Assisted living	Nursing home
$63,191 / year	**$63,929** / year	**$129,457** / year

Exposure, in today's dollars

CARE Delta

Equivalent to $6,386 / month

$302,683

Premium CARE Delta · higher-end care in your area, $8,301 / month — **$393,488**

CARE Profile is a financial planning exposure model, not an underwriting model, medical diagnosis, insurance eligibility decision, or actuarial reserve model. Figures on this page use today's dollars.

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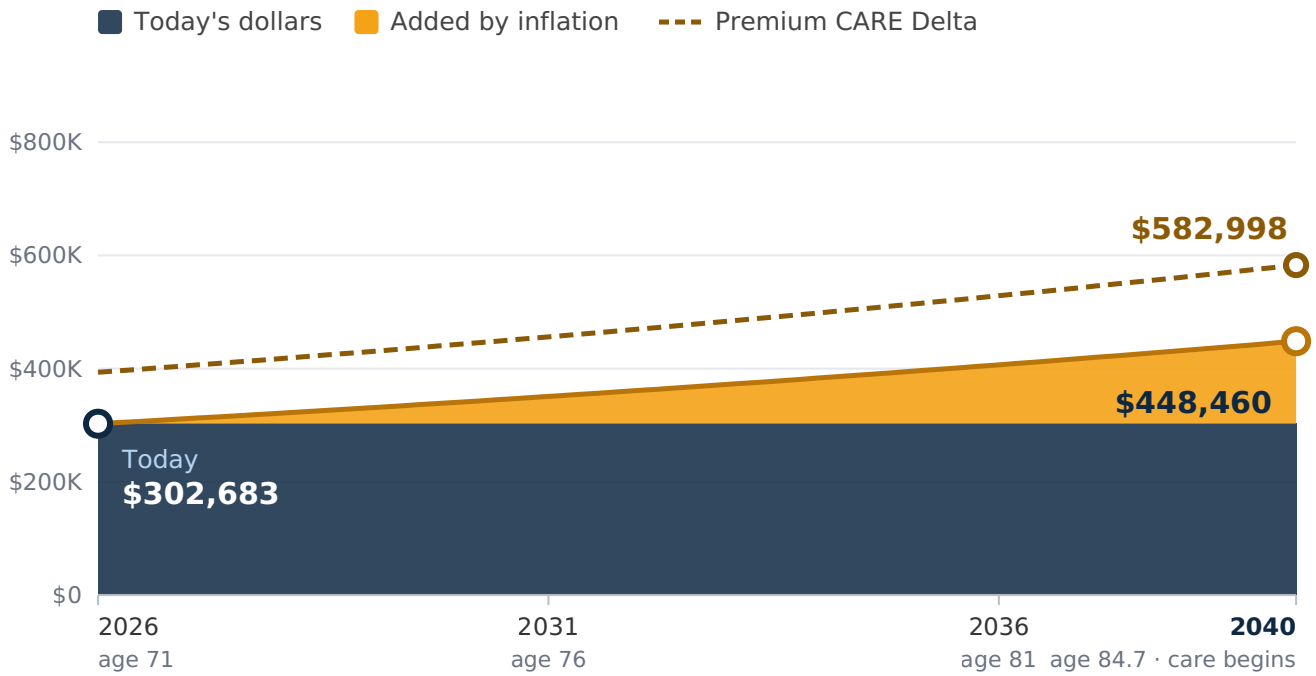
FL (state average)

Your CARE Delta when care begins

Care costs rise over time, and care is projected to begin in 2040, about 13.3 years from now. At 3% annual inflation, the CARE Delta grows to:

In today's dollars	+	Inflation adds	=	CARE Delta when care begins
$302,683		$145,777 (+48%)		$448,460

Premium CARE Delta — $393,488 today → **$582,998** when care begins



The longer care is away, the more inflation adds. Planning in future dollars keeps the plan on pace.

How this is calculated: CARE Delta today × $(1 + 3\%)^{\text{years until care begins}}$, compounded annually. For Betty: $\$302{,}683 \times (1.03)^{13.3} = \$448{,}460$. Care costs continue to rise during care itself, which this figure does not include. The Premium CARE Delta uses the same formula. Actual care cost inflation may be higher or lower. This is an illustration for planning, not a forecast.

Understanding your CARE Profile

Planning Life Expectancy

This variable establishes a financial planning horizon, but it does not predict an individual's actual lifespan. This is important because longevity influences the timing of potential care needs, projected care costs, and the resources required to manage Long-Term Care risk.

Care Dispersion

The projected distribution of Long-Term Care needs across different care settings over the expected care duration. This is important because each setting involves different levels of assistance, costs, and caregiving responsibilities. This is not a prediction that an individual will progress through each setting, but it establishes a projected allocation of care needs to help measure the associated financial liability and evaluate appropriate care and funding strategies.

- **Home Health Care:** Care provided in the individual's home, ranging from assistance with daily activities, such as bathing, dressing, and meal preparation, to skilled nursing and other healthcare services. Care may be provided by family members, professional caregivers, or a combination of both.
- **Assisted Living Facility:** A residential setting that provides housing, meals, supervision, and assistance with daily activities for individuals who can no longer live independently but do not require the continuous medical supervision typically provided in a nursing home.
- **Nursing Home:** A residential healthcare setting providing around-the-clock nursing supervision, personal care, and medical support for individuals with more complex physical, cognitive, or medical needs.

Understanding your CARE Profile (continued)

CARE Delta

The CARE Delta represents a projected Long-Term Care financial liability, measures the financial exposure, and provides the foundation for assessing how that risk will be managed.

Premium CARE Delta

The CARE Delta recalculated with the cost of home care, assisted living, and nursing home care each increased by 30% over the typical cost in the individual's area, to reflect higher-end care. Higher-priced care often reflects private accommodations, additional amenities, higher staffing levels, or more specialized services, but price alone is not a measure of quality. This figure helps measure the financial liability if the individual prefers higher-end care.

Long-Term Care Planning: Moving From Assessment To Alignment

You've identified a total of **$945,000** as possible funding sources.

Your CARE Delta measures your projected Long-Term Care liability on its own, separate from your assets. Even if some of those assets could pay for care, a planning process is needed to decide whether, and how, they should be used to offset that liability. For most people, the same assets are also meant to support retirement income, lifestyle, legacy goals, or other obligations. The more important question is how much of this liability you're willing and able to keep, how much should be transferred, and which combination of strategies will support those decisions.