

150 Comprehensive Plan LTC Cost Schedule

NPFBA is a jointly sponsored LTC trust of the California Law Enforcement Association (CLEA) and the California Association of Professional Firefighters (CAPF).

AGE	20-Year Plan			25-Year Plan		30-Year Plan		35-Year Plan		40-Year Plan	
	Monthly	20 Years	30% Discount	Monthly	25 Years	Monthly	30 Years	Monthly	35 Years	Monthly	40 Years
21	\$43	\$10,320	\$7,224	\$35	\$10,500	\$31	\$11,160	\$29	\$12,180	\$28	\$13,440
22	43	10,320	7,224	35	10,500	31	11,160	29	12,180	28	13,440
23	43	10,320	7,224	35	10,500	31	11,160	29	12,180	28	13,440
24	43	10,320	7,224	35	10,500	31	11,160	29	12,180	28	13,440
25	43	10,320	7,224	35	10,500	31	11,160	29	12,180	28	13,440
26	43	10,320	7,224	35	10,500	31	11,160	29	12,180	28	13,440
27	45	10,800	7,560	36	10,800	32	11,520	30	12,600	29	13,920
28	45	10,800	7,560	36	10,800	32	11,520	30	12,600	29	13,920
29	47	11,280	7,896	38	11,400	34	12,240	31	13,020	30	14,400
30	49	11,760	8,232	39	11,700	35	12,600	33	13,860	32	15,360
31	52	12,480	8,736	42	12,600	38	13,680	35	14,700	34	16,320
32	54	12,960	9,072	44	13,200	39	14,040	37	15,540	35	16,800
33	56	13,440	9,408	46	13,800	41	14,760	38	15,960	37	17,760
34	58	13,920	9,744	47	14,100	42	15,120	39	16,380	38	18,240
35	60	14,400	10,080	49	14,700	44	15,840	41	17,220	39	18,720
36	64	15,360	10,752	52	15,600	47	16,920	43	18,060	42	20,160
37	66	15,840	11,088	53	15,900	48	17,280	45	18,900	43	20,640
38	68	16,320	11,424	55	16,500	49	17,640	46	19,320	44	21,120
39	70	16,800	11,760	57	17,100	51	18,360	47	19,740	45	21,600
40	72	17,280	12,096	58	17,400	52	18,720	48	20,160	47	22,560
41	78	18,720	13,104	63	18,900	56	20,160	52	21,840	50	24,000
42	81	19,440	13,608	66	19,800	59	21,240	55	23,100	53	25,440
43	87	20,880	14,616	71	21,300	63	22,680	59	24,780	57	27,360
44	91	21,840	15,288	74	22,200	66	23,760	62	26,040	59	28,320
45	93	22,320	15,624	75	22,500	68	24,480	63	26,460	60	28,800
46	99	23,760	16,632	80	24,000	72	25,920	67	28,140		
47	103	24,720	17,304	83	24,900	75	27,000	69	28,980		
48	109	26,160	18,312	88	26,400	79	28,440	73	30,660		
49	113	27,120	18,984	91	27,300	82	29,520	76	31,920		
50	116	27,840	19,488	94	28,200	85	30,600	79	33,180		
51	124	29,760	20,832	100	30,000	90	32,400				
52	132	31,680	22,176	107	32,100	96	34,560				
53	138	33,120	23,184	111	33,300	100	36,000				
54	147	35,280	24,696	119	35,700	107	38,520				
55	151	36,240	25,368	122	36,600	110	39,600				
56	161	38,640	27,048	130	39,000						
57	173	41,520	29,064	140	42,000						
58	184	44,160	30,912	149	44,700						
59	194	46,560	32,592	157	47,100						
60	208	49,920	34,944	168	50,400						

Illustration only. Refer to Plan documents for specific details. Future LTC rates and Plan benefits (and other Plan provisions) are subject to change from time to time as provided in the Plan and Trust documents. Rates are specifically (but not exclusively) subject to change following each annual actuarial review and analysis. Individual rates are guaranteed for one (1) year following the participant's initial Coverage Effective Date.

- ♦ Comprehensive Plan
- ♦ Lifetime Coverage
- ♦ Lump Sum Payment Discount
- ♦ Death Benefit up to \$5,000
- ♦ 5% Compounded Inflation Protection
- ♦ Waiver of Payment
- ♦ 60-Day Elimination Period (Preferred)
- ♦ Optional Payment Terms (20, 25, 30, 35 and 40 years)

Modified payment plan may be available.
Level payment for member and spouse (see illustration for details).

<h2 style="margin: 0;">NPFBA</h2>	<p style="margin: 0;">NATIONAL PEACE OFFICERS AND FIRE FIGHTERS BENEFIT ASSOCIATION</p>
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