

Expanded Competitive Analysis

Comparable Costs (\$150/Day Plan)

Genworth*

Age	Monthly Cost	40-Year Cost Total
35	\$233	\$111,840
45	\$262	\$125,760
50	\$284	\$136,320
55	\$346	\$166,080
60	\$401	\$192,480

John Hancock*

Age	Monthly Cost	40-Year Cost Total
35	\$196	\$94,000
45	\$262	\$125,760
50	\$281	\$134,880
55	\$325	\$156,000
60	\$388	\$186,240

MetLife*

Age	Monthly Cost	40-Year Cost Total
35	\$238	\$114,240
45	\$287	\$137,760
50	\$311	\$149,280
55	\$338	\$162,240
60	\$432	\$207,360

CalPERS*

Age	Monthly Cost	40-Year Cost Total
35	\$106	\$50,880
45	\$170	\$81,600
50	\$212	\$101,760
55	\$248	\$119,040
60	\$305	\$146,400

NPFBA**

Age	Monthly Cost	Total Cost	Payment Term
35	\$39	\$18,720	40 years***
45	\$60	\$28,800	40 years***
50	\$79	\$33,180	35 years***
55	\$110	\$39,600	30 years***
60	\$168	\$50,400	25 years***

NPFBA

NATIONAL PEACE OFFICERS
AND FIRE FIGHTERS
BENEFIT ASSOCIATION

A Non-profit Mutual Benefit Trust

Competitor information is provided for illustration only. Rates have been collected from public sources and may not reflect the most current information available. We do not control any third party services and do not in any way guaranty, promise, or imply that any competitor rates, payment options, or plans indicated are currently available or will continue to be available on the same terms or at all.

* All companies require lifetime payments beyond 40 years except NPFBA.

** NPFBA is paid up after 40 years with the option of lump sum payment at up to a 30% discount.

*** Shorter payment terms may be available depending upon age at enrollment.

Call Toll-Free:

(877) 582-0003

or Visit our Website:

WWW.NPFBA.ORG

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