

ASSOCIATED ECONOMIC CONSULTANTS LTD.

COST OF FUTURE CARE APPROXIMATOR

Cost of care multiplier factors below may be used to derive approximate present values of annual future care costs for males and females in Alberta.

MALES

| PRESENT VALUE MULTIPLIER FACTORS DISCOUNTED AT 3.0% PER ANNUM TO LIFE EXPECTANCY | | | | | | | | |
|---|----------------------------|--------|--------|--------|--------|--------|--------|-------|
| FREQUENCY OF COST TO LIFE EXPECTANCY | AGE AT START (CURRENT AGE) | | | | | | | |
| | 10 | 20 | 30 | 40 | 50 | 60 | 70 | 80 |
| EVERY YR | 28.732 | 27.123 | 25.090 | 22.425 | 19.063 | 15.069 | 10.825 | 6.719 |
| EVERY 2 YRS | 14.616 | 13.812 | 12.795 | 11.462 | 9.781 | 7.785 | 5.662 | 3.609 |
| EVERY 3 YRS | 9.912 | 9.376 | 8.698 | 7.810 | 6.689 | 5.359 | 3.944 | 2.578 |
| EVERY 4 YRS | 7.562 | 7.160 | 6.651 | 5.985 | 5.145 | 4.147 | 3.088 | 2.066 |
| EVERY 5 YRS | 6.152 | 5.831 | 5.424 | 4.891 | 4.219 | 3.421 | 2.575 | 1.762 |
| EVERY 6 YRS | 5.214 | 4.946 | 4.607 | 4.163 | 3.603 | 2.939 | 2.236 | 1.562 |
| EVERY 7 YRS | 4.544 | 4.314 | 4.024 | 3.643 | 3.163 | 2.595 | 1.994 | 1.422 |
| EVERY 8 YRS | 4.042 | 3.841 | 3.587 | 3.254 | 2.834 | 2.338 | 1.814 | 1.318 |
| EVERY 9 YRS | 3.652 | 3.474 | 3.248 | 2.952 | 2.579 | 2.139 | 1.675 | 1.239 |
| EVERY 10 YRS | 3.341 | 3.180 | 2.977 | 2.711 | 2.376 | 1.980 | 1.564 | 1.177 |
| EVERY 15 YRS | 2.412 | 2.305 | 2.169 | 1.993 | 1.770 | 1.509 | 1.243 | 1.008 |
| EVERY 20 YRS | 1.952 | 1.875 | 1.770 | 1.643 | 1.470 | 1.288 | 1.082 | 0.960 |

FEMALES

| PRESENT VALUE MULTIPLIER FACTORS DISCOUNTED AT 3.0% PER ANNUM TO LIFE EXPECTANCY | | | | | | | | |
|---|----------------------------|--------|--------|--------|--------|--------|--------|-------|
| FREQUENCY OF COST TO LIFE EXPECTANCY | AGE AT START (CURRENT AGE) | | | | | | | |
| | 10 | 20 | 30 | 40 | 50 | 60 | 70 | 80 |
| EVERY YR | 29.485 | 28.070 | 26.205 | 23.782 | 20.712 | 17.003 | 12.745 | 8.270 |
| EVERY 2 YRS | 14.993 | 14.285 | 13.352 | 12.141 | 10.606 | 8.751 | 6.622 | 4.385 |
| EVERY 3 YRS | 10.163 | 9.692 | 9.070 | 8.262 | 7.239 | 6.003 | 4.584 | 3.094 |
| EVERY 4 YRS | 7.750 | 7.396 | 6.930 | 6.324 | 5.557 | 4.630 | 3.567 | 2.451 |
| EVERY 5 YRS | 6.303 | 6.020 | 5.647 | 5.163 | 4.549 | 3.808 | 2.958 | 2.068 |
| EVERY 6 YRS | 5.339 | 5.103 | 4.792 | 4.389 | 3.877 | 3.260 | 2.552 | 1.814 |
| EVERY 7 YRS | 4.651 | 4.449 | 4.183 | 3.837 | 3.399 | 2.870 | 2.265 | 1.633 |
| EVERY 8 YRS | 4.136 | 3.959 | 3.726 | 3.423 | 3.040 | 2.579 | 2.049 | 1.500 |
| EVERY 9 YRS | 3.736 | 3.579 | 3.372 | 3.103 | 2.762 | 2.352 | 1.882 | 1.398 |
| EVERY 10 YRS | 3.416 | 3.275 | 3.088 | 2.846 | 2.540 | 2.171 | 1.750 | 1.317 |
| EVERY 15 YRS | 2.462 | 2.367 | 2.243 | 2.083 | 1.878 | 1.635 | 1.361 | 1.086 |
| EVERY 20 YRS | 1.990 | 1.921 | 1.826 | 1.708 | 1.553 | 1.377 | 1.169 | 0.992 |