

LifeTime Benefit Term

Permanent Term Insurance that lasts a Lifetime!

...Finally, a benefit solution for “Pre” and “Post” Retirement needs

Plan Features

- Life Insurance Premiums **Guaranteed** for Life
- Long Term Care coverage worth 3x your death benefit amount. That’s up to 75 Months of care for Nursing Home, Assisted Living and Home Care!
- Very easy to qualify for coverage
- Paid-Up Insurance **starting after the tenth year**
- Death Benefit is **Fully Paid-Up** prior to Age 100 on a current assumption basis
- Plan is **Portable** with no increase in premium
- Spouse and Children coverage available
- Accelerated Death Benefit for Terminal Illness included
- Guaranteed protection for Today and Tomorrow
- Sample rates provided on the back

An Example of How LifeTime Benefit Term with LTC Works

- A 35-year-old non-smoker can purchase \$75,000 of coverage including the Accelerated Death Benefit for Long Term Care and Terminal Illness with Extension of Long Term Care Benefits for \$10.92 weekly.
- At age 65, the employee would have guaranteed paid-up insurance of \$19,820.
- At age 85, the full face amount of \$75,000 would be paid-up based on current interest rates.
- Long Term Care benefit of \$3,000 (4% of \$75,000) per month would be available for up to 75 months.

