



LifeTime Benefit Term Plan Features

- ✓ **Two Benefits Packaged into 1** –permanent life insurance and long term care insurance
- ✓ Affordable permanent insurance that lasts a lifetime – **Guaranteed**
- ✓ **Guaranteed Acceptance** Life Insurance & Long Term Care Insurance
- ✓ 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!
- ✓ Accumulates Paid-Up Insurance
- ✓ Death Benefit and LTC Benefit is **Paid-Up** at Age 100
- ✓ Plan is **Portable** with locked in rates so you can take it with you when you leave or retire
- ✓ Spouse and Children coverage available
- ✓ Accelerated Death Benefit for Terminal Illness Included
- ✓ Guaranteed protection for today and tomorrow

How LifeTime Benefit Term with Long Term Care Works

A 40-year old non-smoker can purchase \$50,000 of life insurance including Long Term Care insurance, and Terminal Illness for \$54.29 a month.

\$50,000

Long Term Care benefit of \$2,000 (4% of 50,000) per month would be available for up to 75 months. That’s \$150,000 in available benefits for Long Term Care.

\$150,000 (75 mo.)

At retirement you can continue paying premiums to keep the full \$50,000 death and \$150,000 Long Term Care benefit, OR at any time you may choose to take the paid-up benefits and stop paying premiums. This example shows paid-up benefits available at age 65. *Paid-up estimates are based on the current crediting interest rate of 3%.

\$22,041

Paid-up Death Benefit

\$66,123

Paid-up LTC Benefit