



Plan Features

- ✓ Affordable Permanent Insurance that lasts a lifetime – **Guaranteed**
- ✓ **Guaranteed Acceptance** for Life Insurance & Long Term Care Insurance (requires a minimum of 10 participants)
- ✓ 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 **Fully Paid-Up** at Age 100
- ✓ Plan is **Portable** with Locked in Rates
- ✓ 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 \$26.13 a paycheck.

\$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.)

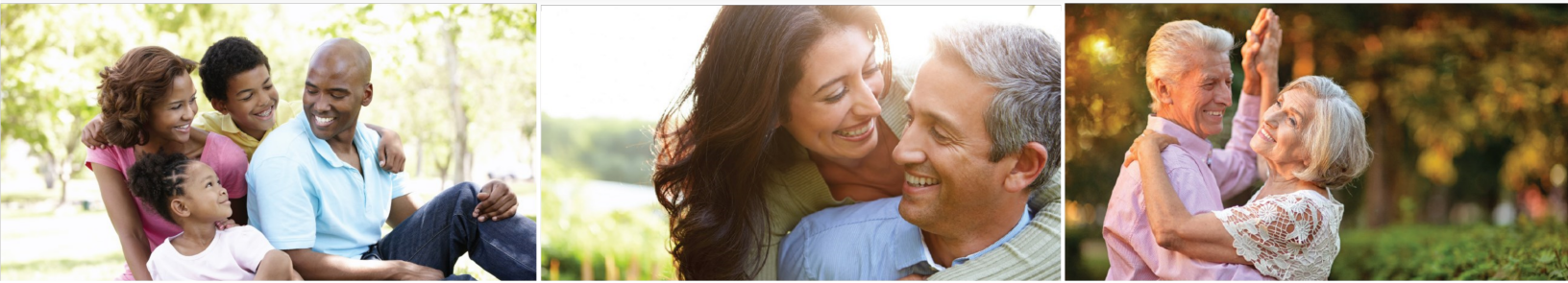
At retirement you can continue paying premiums to keep the full \$50,000 death and \$150,000 Long Term Care benefit, OR at any time you may choose to take the paid-up benefits and stop paying premiums. This example shows paid-up benefits available at age 65. *Paid-up estimates are based on the current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

\$22,041

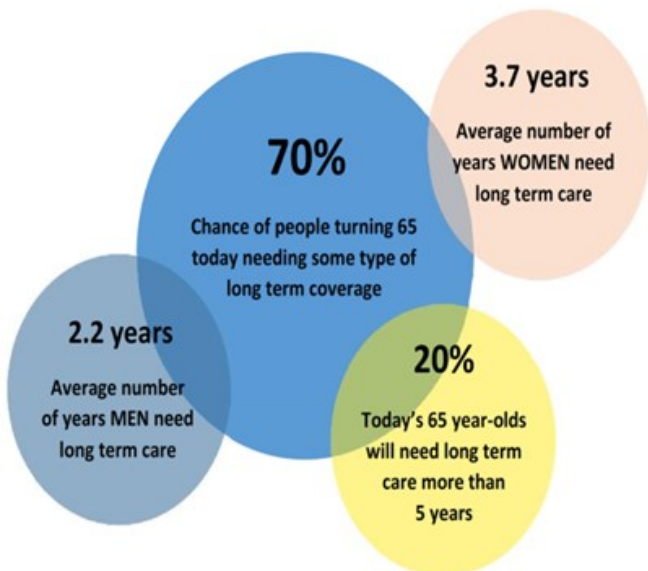
Paid-up Death Benefit

\$66,123

Paid-up LTC Benefit



- Long Term Care is not typically covered by medical insurance or Medicare.
- 70%: Percentage of adults who are 65 years old who will require some level of long-term care throughout the rest of their life.
- 27 Million is the estimated number of people who will pay for Long Term Care Services by 2050.



Long-Term Care Insurance Policy Costs - 2019

Based on 2019 American Association for Long-Term Care Insurance annual Price Index survey of leading LTC insurers. Age bands released individually during Jan and Feb.

Annual Premium - Average of Leading LTC Insurance Companies	
Single Male, Age 55 (Select Health)	\$ 2,050
Single Female, Age 55	\$ 2,700
Couple, Both Age 55 (cost shown is COMBINED for the couple)	\$ 3,050

For Initial pool of benefits equal to \$164,000 (each at age 55). Value of benefits when policyholder reaches age 85 equals \$386,500 each. Calculated: January 2019

Single Male, Age 60 (Pref Health)	\$ 1,925
Single Female, Age 60	\$ 3,050
Couple, Both Age 60 (cost shown is COMBINED for the couple)	\$ 3,400



1 Source: U.S. Department of Health and Human Services National Clearinghouse for Long Term Care Information website, May 2010
 2 Source: Genworth Financial Claims Data, December 2009
 3 Source: National Institute on Aging, National Institute of Health, 2/09