

## Other Features

### **Benefit Triggers**

Inability to perform 2 of 6 Activities of Daily Living (ADLs), which include:

- Bathing
- Dressing
- Eating
- Toileting
- Contenance
- Transferring

**or**

Diagnosis of a severe cognitive impairment, such as Alzheimer's Disease.

### **Spouse & Domestic Partner Discounts**

30% discount when both spouses/partners apply and are insured; 10% discount for one issued policy when spouse/partner does not apply, or is not accepted.

### **Issue Ages**

Through age 84.

### **Endorsed Group Discounts**

Available to qualifying groups – including employers, associations and various affinity/membership groups. Call your sales representative to discuss qualification parameters and discount amounts.

### **Underwriting Classes**

Preferred, Standard, Select.

### **Payment Modes**

Annual, Semi-Annual, Quarterly, Monthly, Electronic Funds Transfer (EFT), and Automatic Credit Card Authorization; and Automatic Payroll Deduction (when allowed by sponsoring employer group).

### **Limited-Pay Choices**

10-Year Premium Payment

To-age-65 Premium Payment (available to issue ages 55 or younger)

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**Agent  
Quick-Reference  
Guide**

## Standard Benefits

### Benefit Bank<sup>SM</sup>

Any amount between \$75,000 and \$1,000,000. The Benefit Bank represents the lifetime dollar benefit amount. The Benefit Bank balance is reduced by any benefits paid.

### Monthly Benefit Access Limit (MBAL)

1%, 2% or 3%\* of the Benefit Bank. The Monthly Benefit Access Limit (MBAL) represents the dollar benefit amount available on a monthly basis for long term care needs. The original dollar amount is calculated as a percentage of the Benefit Bank.

\* 3% Monthly Benefit Access Limit not available for Benefit Banks over \$500,000

Benefit Bank	Access Limit	Monthly Benefit
\$300,000	X 1%	= \$3,000

**Benefit Payout Structure.** We reimburse covered expenses for qualified long term care services up to the MBAL each calendar month. These covered expenses include care at home through a home care agency or independent provider, or in an assisted living facility, adult day care center or in a nursing home. Hospice care is also covered. [Note: The benefit amount available does not differ based on the care setting.]

When covered expenses are not incurred up to the full MBAL for a given calendar month, 50% of the unused monthly benefit is available as a **Flexible Benefit**. The **Flexible Benefit** is not restricted by the definition of covered expenses. This benefit is designed to provide greater flexibility in the types of care, services and/or products available under this policy, such as: care provided by an informal caregiver or family member, installation of a wheelchair access ramp, or installation of grab bars.

### Guaranteed Future Purchase Offers

This feature is included as standard, unless one of the optional inflation protection benefits described under Optional Benefits is elected. Under the Guaranteed Future Purchase Offers, an offer is made to increase the current Monthly Benefit Access Limit and Benefit Bank by 15% every three years. Each offer may be accepted without submitting evidence of insurability.

### Waiver of Premium

Premiums are waived beginning on the first day the policyholder starts receiving benefits. The waiver continues throughout the benefit period. Premium payments will again be required after 30 days of not receiving benefits.

### LifeSecure Care Advisor Services

A LifeSecure Care Advisor is available to a policyholder and their family from day one. The LifeSecure Care Advisor can help with everything from long term care questions to recommendations for assisted living facilities to arrangements for personal care or services.

### Benefit Wait Period

A policyholder is eligible to begin receiving benefits upon completion of a 90-day Benefit Wait Period. This is a period of time during which the policyholder meets the benefit triggers for this coverage. (See Other Features for benefit triggers.) Receipt of paid services is not required in order to accumulate Benefit Wait Period days, and the Benefit Wait Period need only be met once per lifetime.

## Optional Benefits

### Money-Back Promise<sup>SM</sup> Option

If a policyholder dies while the policy is in force for 5 or more years, a percentage of the premiums (less benefits paid) is refunded to a beneficiary. The percentage of payback equals 25% of the premiums paid if death occurs in policy years 5 - 9; 50% in years 10 - 14; and 75% in years 15 and beyond.

### Automatic Compound Inflation Protection Benefit (3% or 5%)

If this option is elected, we automatically increase the current Monthly Benefit Access Limit and the Benefit Bank by 3% or 5% each year. The increase will be effective on each anniversary of the policy effective date, even while benefits are being received.

### Lapse Protection Benefit

If a policy is in force for at least three full years, and then terminates due to non-payment of premium, this optional benefit allows for a reduced paid-up amount of coverage. It provides a revised Benefit Bank equal to the greater of: (a) 100% of the sum of all premiums paid; or (b) one times the Monthly Benefit Access Limit. The revised Benefit Bank is reduced by any benefits previously paid. [Note: If this option is not elected, a Contingent Non-Forfeiture benefit will be included.]



Choosing a plan for your client is simple.

Our Budget-Point Pricing tool can help! By entering your client's age and target monthly premium, you can quickly and easily find the right plan and benefit amounts that fit his/her personal budget.

Try it at [www.YourLifeSecure.com](http://www.YourLifeSecure.com)  
under "Quote Calculator".