

Life Insurance with Long Term Care Benefit

Exclusive opportunity to apply for life insurance with no health questions required to qualify

It's important to apply now. This product is being offered on a one time only guaranteed issue for your organization. That means no health questions. Even if you can only afford the minimum premium you should enroll now. By doing so, you can add more coverage later without worrying about health questions. Applications received after this enrollment will be subject to health questions that can make it tougher to qualify for a policy.

What is life insurance?

All life insurance policies are designed to pay a benefit when someone dies. Life insurance provides protection for a specific period of time and pays benefits when the insured dies within that specific time period. Life insurance is reliable protection you can count on to help provide for your spouse, children, and others who depend on you financially when you no longer are able to.

Why do you need life insurance?

- To help replace the loss of your income.
- Pay off any remaining debt so that your family will not have to carry the burden.
- Life insurance can act as an emergency fund or take care of final expenses.
- As a long-term strategy it can help ensure your children's education is paid for.

Sample Rates (monthly)

Age (Non-Tobacco)	Coverage (\$25,000)	Coverage (\$50,000)
25	\$13.58	\$27.17
35	\$18.87	\$37.75
45	\$30.23	\$60.46

Features - Top 5 Things to Know

- 1. Permanent Term** - We've combined the low cost premiums of term life insurance with the life long assurance of a permanent life policy. Premiums are guaranteed level after 5 years and end at age 100. Coverage is guaranteed through age 120.
- 2. Long Term Care Benefit** - up to 75 months of Long Term Care Benefits at no additional cost.
- 3. Guaranteed Issue** - There are no health questions asked to qualify for this product, since this is the first time it is being offered to your organization. After this enrollment, health questions will be necessary to qualify for this product.
- 4. Coverage is Portable** - You own the policy and can take it with you if you leave your current employment.
- 5. Paid-Up Death Benefit** - After only five years your premium payments become vested in a death benefit. That vested amount is guaranteed even if you stop making premium payments. At a certain point your entire policy can be paid-up and premium payments will end.

Enrollment

January 9th - March 15th, 2012

Questions? Call 1.866.322.2244



*This brochure is a summary of product and enrollment information and is not intended to be a substitute for carrier material. For terms and limitations see the carrier product brochures included in your enrollment packet.