

# Benefits *Direct*

Customized Employee Benefit Programs

## **Lifetime Life Insurance & Long-Term Care**

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This is the **CHEAPEST** and **EASIEST** WAY TO BUY **LTC COVERAGE!**

### **Life Insurance w/ Guaranteed Rates to age 120**

- Guaranteed Life Insurance rates to age 120, portable and individually-owned!  
Other Group Life coverage decreases with age and premiums increase.

### **Long-Term Care Protection to Age 120**

- Pays 4% of Face Amount paid monthly for up to 75 months (6+ yrs)!

### **Accelerated Death Benefit for Terminal Illness**

- Automatically included, 50% of face amount advanced if diagnosed with Terminal Illness!

### **Future Purchase Option**

- Protects future insurability, opportunity to increase coverage on annual basis, even as health status changes!

### **Limited Underwriting** (Initial Eligibility Period Only)

#### **Employee coverage**

- Up to \$100,000 for employees, NO HEALTH QUESTIONS
- Up to \$150,000 for employees, 4 HEALTH QUESTIONS

#### **Spouse coverage**

- Up to \$75,000 for spouses, 3 HEALTH QUESTIONS

#### **Child(ren) coverage**

- Child's Term Rider benefit –covers all dependent children in family (18 and under on issue date, can remain on until age 23). NO HEALTH QUESTIONS
  - \$25,000 Term Policy can be converted to \$125,000 Term Policy at age 23

Underwritten by **Combined Insurance**  
A Rating from A.M. Best

**LifeTime Benefit Term** – *Permanent Term Insurance that lasts a Lifetime!*

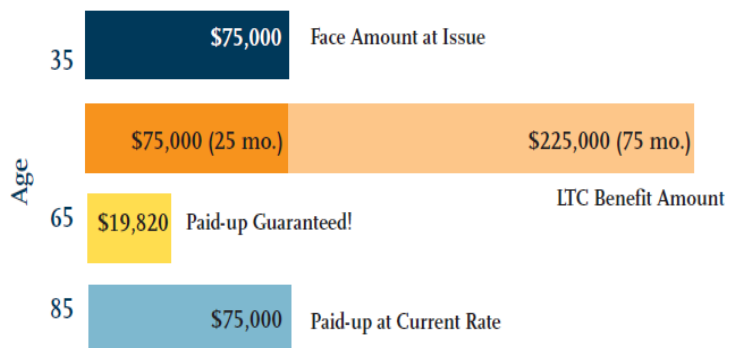
...Finally, a benefit solution for “**Pre**” and “**Post**” Retirement needs

**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!
- Guaranteed acceptance up to **\$100,000**
- Paid-Up Insurance **starting in Tenth Year**
- Death Benefit is **Fully Paid-Up** prior to Age 100 on a current assumption basis
- Plan is **Portable** with no increase in life insurance premium
- Spouse and Children coverage available
- Accelerated Death Benefit for Terminal Illness included
- Guaranteed protection for Today and Tomorrow
- Sample rates provided on the following pages

**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.



**MONTHLY NON-SMOKER RATES**

<b>Issue Age</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$75,000</b>	<b>\$100,000</b>
19	N/A	21.37	32.06	42.75
20	N/A	21.87	32.81	43.75
21	N/A	22.29	33.44	44.58
22	N/A	22.67	34.00	45.33
23	N/A	23.08	34.62	46.16
24	N/A	23.58	35.37	47.16
25	N/A	24.00	36.00	48.00
26	N/A	24.83	37.25	49.66
27	N/A	25.79	38.69	51.58
28	13.35	26.71	40.06	53.41
29	13.85	27.71	41.56	55.41
30	14.37	28.75	43.12	57.50
31	14.99	29.98	44.97	59.96
32	15.65	31.30	46.95	62.60
33	16.33	32.66	48.99	65.31
34	17.05	34.10	51.15	68.20
35	17.77	35.54	53.31	71.08
36	18.72	37.44	56.16	74.88
37	19.71	39.42	59.14	78.85
38	20.75	41.49	62.24	82.98
39	21.84	43.68	65.52	87.36
40	22.98	45.96	68.93	91.91
41	24.25	48.51	72.76	97.01
42	25.55	51.10	7.65	102.20
43	26.91	53.81	80.72	107.63
44	28.37	56.74	85.11	113.48
45	29.87	59.75	89.62	119.50
46	31.86	63.71	95.57	127.43
47	33.97	67.93	101.90	135.86
48	36.22	72.44	108.66	144.88
49	38.62	77.24	115.86	154.48
50	41.23	82.46	123.68	164.91
51	43.64	87.27	130.91	174.54
52	46.19	92.38	138.57	184.76
53	48.91	97.82	146.73	195.64
54	51.80	103.60	155.39	207.19
55	54.87	109.75	164.62	219.49
56	53.66	107.31	160.97	214.62
57	57.75	115.50	173.26	231.01
58	62.06	124.11	186.17	248.22
59	66.69	133.26	199.89	266.52
60	71.48	142.95	214.43	285.91
61	77.36	154.72	232.08	309.44
62	83.60	167.19	250.79	334.39
63	90.23	180.46	270.69	360.92
64	97.26	194.52	291.78	389.03
65	104.70	209.41	314.11	418.82
66	116.49	232.94	349.41	465.88
67	128.86	257.72	386.58	515.45
68	142.02	284.05	426.07	568.09
69	156.04	312.08	468.12	624.16
70	170.95	341.90	512.85	683.81

### **MONTHLY SMOKER RATES**

<b>Issue Age</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$75,000</b>	<b>\$100,000</b>
19	13.56	27.12	40.69	54.25
20	13.90	27.79	41.69	55.58
21	14.25	28.50	42.75	57.00
22	14.60	29.21	43.81	58.41
23	15.00	30.00	45.00	60.00
24	15.37	30.75	46.12	61.50
25	15.77	31.54	47.31	63.08
26	16.37	32.75	49.12	65.50
27	17.00	34.00	51.00	68.00
28	17.62	35.25	52.87	70.50
29	18.29	36.58	54.87	73.16
30	18.96	37.92	56.87	75.83
31	19.85	39.70	59.55	79.40
32	20.74	41.48	62.22	82.96
33	21.67	43.35	65.02	86.70
34	22.65	45.30	67.95	90.60
35	23.62	47.25	70.87	94.50
36	24.82	49.64	74.46	99.28
37	26.10	52.20	78.30	104.40
38	27.42	54.84	82.26	109.68
39	28.78	57.56	86.35	115.13
40	30.29	60.58	90.87	121.16
41	32.17	64.34	96.51	128.68
42	34.15	68.31	102.46	136.61
43	36.32	72.65	108.97	145.29
44	38.56	77.11	115.67	154.23
45	40.96	81.91	122.87	163.83
46	43.75	87.50	131.26	175.01
47	46.78	93.55	140.33	187.11
48	49.95	99.90	149.84	199.79
49	53.33	106.65	159.98	213.31
50	56.96	113.91	170.87	227.82
51	60.79	121.59	182.38	243.17
52	64.82	129.64	194.45	259.27
53	69.09	138.19	207.28	276.37
54	73.68	147.36	221.04	294.72
55	78.58	157.16	235.74	314.32
56	76.29	152.59	228.88	305.17
57	81.92	163.84	245.77	327.69
58	87.82	175.64	263.46	351.29
59	94.05	188.11	282.16	376.22
60	100.58	201.16	301.74	402.32
61	108.72	217.43	326.15	434.87
62	117.27	234.54	351.81	469.08
63	126.26	252.52	378.78	505.05
64	135.77	271.55	407.32	543.09
65	145.81	291.61	437.42	583.23
66	161.86	323.71	485.57	647.42
67	178.74	357.48	536.22	714.95
68	196.60	393.20	589.80	786.40
69	215.50	431.01	646.51	862.02
70	235.57	471.15	706.72	942.30