

Policy Benefits Include:

<p>Life Insurance</p>	<p>The policy provides Life Insurance with Guaranteed Rates to age 120, and the policy is:</p> <ul style="list-style-type: none"> ✓ Individually owned ✓ Completely portable ✓ Other Group Life coverage decreases with age and premiums
<p>Accelerated Death Benefit for Long Term Care Rider</p>	<p>The Accelerated Death Benefit for Long Term Care Rider provides the insured the option of receiving a benefit early if needed for long term care. The insured becomes eligible for benefits by being certified by a physician as being both chronically ill and confined to a nursing or assisted living facility, or by receiving home health or adult day care services.</p> <ul style="list-style-type: none"> ✓ Benefits begin after a 90 day elimination period has been satisfied. ✓ The monthly accelerated benefit is 4% of the base death benefit for a maximum benefit period of 75 months.
<p>Accelerated Death Benefit for Terminal Illness</p>	<p>Automatically included, 50% of face amount advanced if diagnosed with Terminal Illness!</p>
<p>Future Purchase Option</p>	<p>Protects future insurability, opportunity to increase coverage on annual basis, even as health status changes!</p>
<p>Limited Underwriting (Initial Eligibility Period Only)</p>	<p>Employee coverage</p> <ul style="list-style-type: none"> ✓ Up to \$100,000 1 Health Question <p>Spouse coverage</p> <ul style="list-style-type: none"> ✓ Up to \$75,000 4 Health Questions <p>Child(ren) coverage</p> <ul style="list-style-type: none"> ✓ 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

The BenefitsDirect LifeTime Life Insurance & Long-Term Care policy provides an inexpensive mechanism for purchasing Long-Term Care (LTC) coverage. The policy is underwritten by Combined Insurance, which has an **A Rating** from A.M. Best.

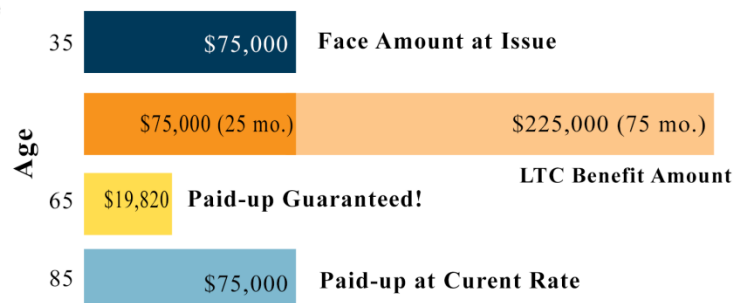
*Permanent Term Insurance that **lasts a lifetime**...finally, a benefit solution for “Pre” and “Post” Retirement needs*

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 \$75,00 of coverage including the Accelerated Death Benefits for Long Term Care and Terminal Illness with Extension of Long Term Care Benefits for \$12.87 weekly.
- » At age 65, the employee would have guaranteed paid-up insurance at \$19,820.
- » At age 85, the full face amount of \$75,000 would be paid-up based on current interest rates.
- » Long Term Care benefits of \$3,000 (4% of \$75,000) per month would be available for up to 75 months.)



MONTHLY *NON-SMOKER* EXAMPLE RATES

Issue Age	\$25,000	\$50,000	\$75,000	\$100,000
19	N/A	22.50	33.75	45.00
20	N/A	23.04	34.56	46.08
21	N/A	23.46	35.19	46.91
22	N/A	23.92	35.87	47.83
23	N/A	24.29	36.44	48.58
24	N/A	24.79	37.19	49.58
25	N/A	25.25	37.87	50.50
26	13.06	26.12	39.19	52.25
27	13.54	27.08	40.62	54.16
28	14.02	28.04	42.06	56.08
29	14.54	29.08	43.62	58.16
30	15.08	30.17	45.25	60.33
31	15.74	31.48	47.22	62.96
32	16.44	32.88	49.32	65.76
33	17.14	34.28	51.42	68.56
34	17.88	35.77	53.65	71.53
35	18.67	37.33	56.00	74.66
36	19.66	39.32	58.97	78.63
37	20.71	41.42	62.14	82.85
38	21.81	43.61	65.42	87.23
39	22.97	45.93	68.90	91.86
40	24.19	48.37	72.56	96.75
41	25.52	51.05	76.57	102.10
42	26.88	53.76	80.65	107.53
43	28.34	56.69	85.03	113.38
44	29.87	59.74	89.61	119.48
45	31.48	62.96	94.43	125.91
46	33.59	67.17	100.76	134.34
47	35.88	71.76	107.65	143.53
48	38.28	76.56	114.85	153.13
49	40.91	81.82	122.73	163.64
50	43.75	87.50	131.24	174.99
51	46.43	92.85	139.28	185.71
52	49.23	98.46	147.69	196.93
53	52.22	104.45	156.67	208.89
54	55.44	110.89	166.33	221.77
55	58.87	117.75	176.62	235.49
56	57.53	115.06	172.59	230.12
57	62.02	124.05	186.07	248.09
58	66.76	133.53	200.29	267.06
59	71.78	143.55	215.33	287.11
60	77.10	154.20	231.30	308.40
61	83.55	167.09	250.64	334.19
62	90.35	180.69	271.04	361.39
63	97.54	195.08	292.63	390.17
64	105.17	210.35	315.52	420.70
65	113.22	226.45	339.67	452.90
66	125.84	251.69	377.53	503.38
67	139.17	278.35	417.52	556.69
68	153.31	306.63	459.94	613.26
69	168.37	336.74	505.12	673.49
70	184.41	368.82	553.23	737.64

MONTHLY *SMOKER* EXAMPLE RATES

Issue Age	\$25,000	\$50,000	\$75,000	\$100,000
19	14.29	28.58	42.87	57.16
20	14.65	29.29	43.94	58.58
21	15.02	30.04	45.06	60.08
22	15.37	30.75	46.12	61.50
23	15.77	31.54	47.31	63.08
24	16.19	32.37	48.56	64.75
25	16.56	33.12	49.69	66.25
26	17.17	34.33	51.50	68.66
27	17.81	35.62	53.44	71.25
28	18.46	36.92	55.37	73.83
29	19.12	38.25	57.37	76.50
30	19.83	39.67	59.50	79.33
31	20.72	41.45	62.17	82.90
32	21.66	43.31	64.97	86.63
33	22.61	45.22	67.83	90.45
34	23.65	47.30	70.95	94.60
35	24.67	49.33	74.00	98.66
36	25.09	51.81	77.71	103.61
37	27.24	54.49	81.73	108.98
38	28.61	57.21	85.82	114.43
39	30.09	60.19	90.28	120.38
40	31.64	63.29	94.93	126.58
41	33.63	67.26	100.88	134.51
42	35.72	71.43	107.15	142.86
43	37.95	75.90	113.85	151.79
44	40.29	80.57	120.86	161.14
45	42.79	85.58	128.37	171.16
46	45.69	91.38	137.07	182.76
47	48.86	97.72	146.58	195.44
48	52.16	104.31	156.47	208.62
49	55.74	111.49	167.23	222.97
50	59.58	119.16	178.74	238.32
51	63.63	127.25	190.88	254.51
52	67.92	135.84	203.77	271.69
53	72.51	145.02	217.53	290.04
54	77.37	154.74	232.10	309.47
55	82.62	165.24	247.87	330.49
56	80.19	160.38	240.57	320.75
57	86.15	172.30	258.45	344.60
58	92.40	184.81	277.21	369.62
59	99.05	198.11	297.16	396.22
60	106.00	211.99	317.99	423.98
61	114.59	229.18	343.77	458.36
62	123.62	247.25	370.87	494.50
63	133.12	266.23	399.35	532.46
64	143.11	286.21	429.32	572.43
65	153.62	307.24	460.86	614.48
66	170.36	340.71	511.07	681.42
67	188.03	376.06	564.09	752.12
68	206.77	413.53	620.30	827.07
69	226.63	453.26	679.89	906.51
70	247.76	495.52	743.28	991.04