



LifeSecure Insurance Company

Long Term Care Insurance Plan-At-A-Glance

Standard Benefits

Benefit BankSM

You choose an amount between \$75,000 and \$1,000,000.

Your Benefit Bank represents the lifetime dollar benefit amount available to you. Your Benefit Bank balance is reduced by any benefits paid to you or on your behalf.

You choose 1%, 2% or 3%* of your Benefit Bank.

Monthly Benefit Access Limit

Your Monthly Benefit Access Limit represents the dollar benefit amount available on a monthly basis for your long term care needs. The original dollar amount is calculated as a percentage of your Benefit Bank.

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

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

Benefit Payout Structure. When you become eligible for benefits, we will reimburse you for covered expenses for qualified long term care services up to your full Monthly Benefit 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.

If you do not incur covered expenses up to your full Monthly Benefit for a given calendar month, 50% of your un-used monthly benefit will be available to you 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 products available to you under this policy, such as: care provided by a family member or other informal caregiver, construction of a wheelchair access ramp, or installation of grab bars in your bathroom.

Guaranteed Future Purchase Offers

This feature is included in your coverage as a standard feature, unless you elect one of the optional inflation protection benefits described under Optional Benefits. Under the Guaranteed Future Purchase Offers, you will be offered the opportunity to increase your current Benefit Bank and Monthly Benefit by 15% every three years. You may accept each offer without submitting evidence of insurability.

Waiver of Premium

Your premiums are waived beginning on the first day you start receiving benefits. As long as you continue to receive benefits, additional premiums will not be required. Premium payments will again be required after 30 days of not receiving benefits.

Benefit Wait Period

You are eligible to begin receiving benefits upon completion of a 90-day Benefit Wait Period. This is a period of time during which you meet the benefit triggers for this coverage. You do not need to be receiving paid services in order to accumulate Benefit Wait Period days, and your Benefit Wait Period need only be met once during your lifetime.

LifeSecure Care Advisor Services

A LifeSecure Care Advisor is available to you and your family from the day you receive your policy. The LifeSecure Care Advisor can help you with everything from long term care questions to recommendations for assisted living facilities to arrangements for personal care or services.

Spousal or Domestic Partner Discounts

If you and your spouse or partner both apply and are accepted, a 30% premium discount will apply to both policies. If your spouse or partner does not apply, or is not accepted, a 10% discount will still apply to your policy.

Optional Benefits (available for additional premium)

Refund of Premium Upon Death Option

If you die while your 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. Your policy must be in force at the time of death for the Refund of Premium Upon Death Option benefits to be payable.

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

If you elect this option, we will automatically increase your current Monthly Benefit and your remaining Benefit Bank by 5% or 3% each year. The increase will be effective on each anniversary of your policy effective date, even while you are receiving benefits.

Non-Forfeiture Benefit

If your policy is in force for at least three full years, and then terminates due to non-payment of premium, this optional benefit allows you to retain a reduced paid-up amount of coverage. You will have a revised Benefit Bank equal to the greater of: (a) 100% of the sum of all premiums paid; or (b) one times your Monthly Benefit. The revised Benefit Bank is reduced by any benefits previously paid.

Policy Limitations and Exclusions

Charges for care or services provided by a family member, as well as care or services for which no charge is made in the absence of insurance, are excluded under the reimbursable covered expenses portion of the policy. However, such care or services may be payable under the Flexible Benefit.

No benefits, including the Flexible Benefit, will be payable under this Policy for: a loss that occurs while this Policy is not in force; or an illness, treatment or medical condition that is due to war or act of war, whether declared or not; or an illness, treatment or medical condition that results from an attempt of suicide (while sane or insane) or an intentionally self-inflicted injury; or expenses for treatment or rehabilitation related to alcoholism or drug addictions; or expenses for services or items to the extent that such expenses are reimbursable under Medicare, or would be so reimbursable but for the application of a deductible or coinsurance amount; or care or services, unless otherwise required by law, for which benefits are duplicated or provided under a governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; or care or services provided outside the United States of America, its territories or possessions, or Canada.

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