



Long Term Care Insurance



**LifeSecure Insurance Company**  
Brighton, MI

LS-0301 TX 08/07

Policy Series LS-0002



**LifeSecure helps erase the worry.**

## LifeSecure takes the wrinkles out of long term care insurance.

**Your future is what you make it. LifeSecure helps you create a future with fewer worries and more security. We offer straightforward long term care insurance designed to fit your life and your budget.**

## What is long term care?

It consists mostly of “custodial care,” or assistance with daily activities, such as bathing and dressing, rather than medical care that would be covered by your health plan.

It is estimated that more than 60% of people 65 and older will need long term care assistance during their lives – either at home or in a facility.<sup>1</sup>

Without a plan, potential long term care expenses can become a significant out-of-pocket responsibility.

Long term care insurance was designed to help solve that problem. And LifeSecure makes it simpler and more affordable than you might think.

<sup>1</sup> Kemper, Peter; Komisar, Harriet L.; Alecxih, Lisa. Long-Term Care Over an Uncertain Future: What Can Current Retirees Expect? Inquiry. Volume 42, Winter 2005/2006.



**LifeSecure helps erase the worry.**

**When you choose LifeSecure, you choose a more secure future. Here's how we make long term care insurance stress-free.**

**LifeSecure helps erase the worry.**

Whatever the future brings, LifeSecure helps you to stay in control of your life and assets. So you can feel good about the future.

**LifeSecure is flexible.**

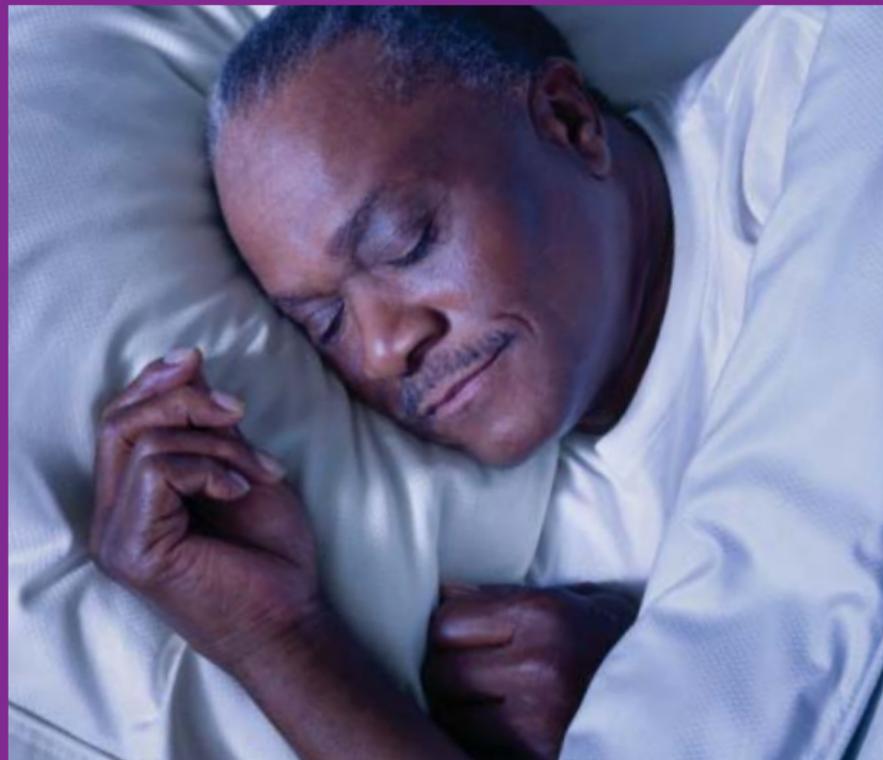
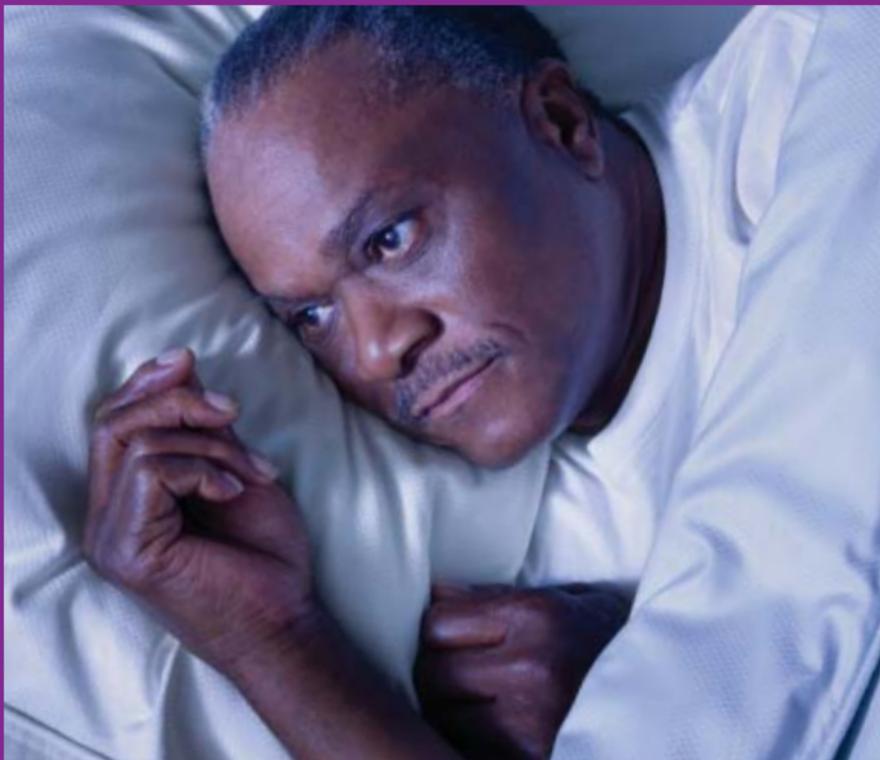
We give you the power to set coverage levels and premiums based on your perceived needs and personal budget. And our unique policy design offers tremendous flexibility when a claim arises, by providing coverage for a broad range of providers and services.

**LifeSecure is simple.**

Unlike other long term care insurance products, LifeSecure uses a simple Benefit Bank system, with few complicated riders and add-ons. We remove the confusion and make it easier to choose exactly the benefits you want.

**LifeSecure is affordable.**

If you thought long term care insurance was out of reach, think again. Our Budget-Point Pricing tool makes it easy for you to choose the right coverage levels based on your own target premium.



**LifeSecure helps erase the worry.**

**Choosing a plan is simple.** And our **Budget-Point Pricing<sup>SM</sup>** tool can help. By entering your age and target monthly premium, you can quickly and easily find a plan design that fits your budget. Try it at [www.YourLifeSecure.com](http://www.YourLifeSecure.com).

**1. Choose your Benefit Bank.<sup>SM</sup>**  
(between \$75,000 and \$1,000,000)

Your Benefit Bank represents the benefit amount available to help pay for your long term care, should you need it. Our Budget-Point Pricing tool can help you determine the size of your Benefit Bank based on the premium you're comfortable with.

**2. Choose your Monthly Benefit Access Limit.**  
(1%, 2% or 3%\* of your Benefit Bank)

Your Monthly Benefit Access Limit represents the amount of benefits available to you in any given month. You can choose your Monthly Benefit Access Limit according to your target premium and how much money you want to have available for care or services.

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

For example, a \$300,000 Benefit Bank and a 1% Monthly Benefit Access Limit would give you access to \$3,000 per month.

**3. Review all other features and benefits available to you.**

**Standard features**

- Flexible Benefit
- Guaranteed Future Purchase Offers
- Spouse or Domestic Partner Discount
- Waiver of Premium (upon claim)

**Optional benefits  
(available for additional premium)**

- Refund of Premium Upon Death Option
- Automatic Compound Inflation Protection Benefit (5% or 3%)
- Non-Forfeiture Benefit

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



**LifeSecure helps erase the worry.**

## We help you make choices that are right for you.

Who knows what's best for you, better than you? We understand that care needs and situations are unique, so we designed our policy for maximum flexibility at the time of claim.

Here's how the LifeSecure policy works when you need care:

- We will pay for qualified long term care services, up to your full Monthly Benefit Access Limit each month. Such services may be provided in your own home, an assisted living facility, adult day care center, or a nursing home.

- If you have not depleted your full Monthly Benefit Access Limit, you can also access a **Flexible Benefit**. Your Flexible Benefit is equal to 50% of your unused Monthly Benefit. It provides greater flexibility and choice in how you use your benefits, such as for informal care from a family member or friend, or for installation of grab bars or a wheelchair ramp.

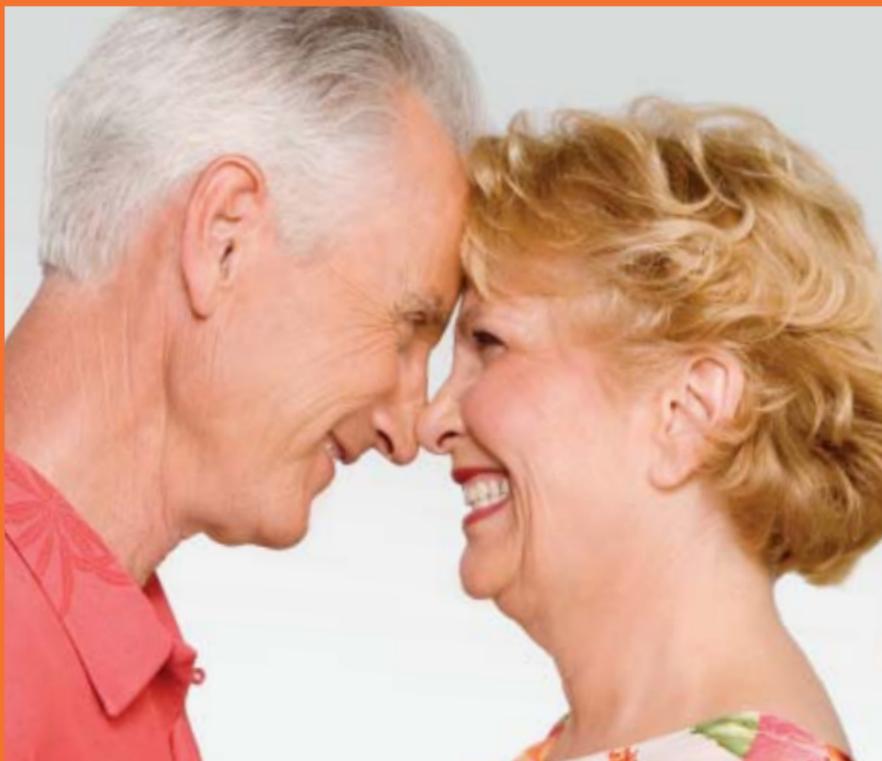
LifeSecure wants you to be able to use your benefits in the ways that work best for you.

## A Benefit Example

Assume you have a Monthly Benefit Access Limit of \$3,000. You use \$2,000 for qualified home health care during a one-month period.

Available Monthly Benefit		Home Care Expenses
\$3,000	→	\$2,000 (reimbursable)
Unused Monthly Benefit		Available Flexible Benefit
\$1,000	X 50% =	\$500

For specific costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your agent or write to the company.



**LifeSecure helps erase the worry.**

## **The LifeSecure Care Advisor**

With LifeSecure, you and your family are not alone. We're with you from the day you receive your policy, and we'll stay close from that day forward.

You'll always have access to a **LifeSecure Care Advisor** who can help you with everything from long term care questions to recommendations for assisted living care.

## **The LifeSecure Web Portal**

Your personal LifeSecure Web portal makes it even easier to stay connected. You can check your Benefit Bank balance, review claims history, and stay in tune with long term care issues whenever it's convenient for you.

Face the future with confidence. LifeSecure is the answer. Talk to your agent today, call us toll-free at  
or visit our website at

## Exclusions and Limitations

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 undeclared; or
- an illness, treatment or medical condition that results from an attempt at 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 Title XVIII of the Social Security Act (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.

The following two exclusions do not apply to the Flexible Benefit:

- care or services provided by a family member unless:
  - he or she is a regular employee of an organization which is providing the treatment, service or care; and
  - the organization receives the payment for the treatment, service or care; and
  - he or she receives no compensation other than the normal compensation for employees in his or her job category; or
- care or services for which no charge is made in the absence of insurance.



**What does your future look like?**

LifeSecure and the circular logo are trademarks of LifeSecure Insurance Company - Brighton, MI. Our long term care insurance product is underwritten by LifeSecure Insurance Company. This marketing brochure is for illustrative purposes only and is not a contract. It is intended only to provide a general overview of our product and services. Availability of benefits, amounts, options and discounts may vary by state. Please remember only the insurance policy can give actual coverage amounts, terms, and conditions. Refer also to the Outline of Coverage.