

# LifeTime Benefit Term

Life Insurance with Long Term Care Protection



LifeTime Benefit Term is a unique life insurance protection product that also provides you with a low-cost way to cover the potential costs of long-term care in your senior years. Best of all, it comes with guarantees!

In addition to providing a life insurance death benefit, LifeTime Benefit Term gives you the option to receive an accelerated payment of your insurance coverage to cover the costs associated with nursing homes, assisted living and even in-home care—up to the full amount of your death benefit!

## Protect yourself, your family and your future with LifeTime Benefit Term Insurance

Through the convenience of payroll deduction, we offer you and your families valuable life insurance protection through age 120!

- LifeTime Benefit Term life insurance up to \$100,000 for eligible employees.
- Based on the current interest rate of 4% and current mortality charges, death benefit will not decrease and will be fully paid up prior to age 100.
- No medical exams required. Issuance for eligible employees on a guaranteed issue basis based on an actively-at-work requirement during approved enrollment periods.
- Long Term Care (LTC) benefits are provided through an acceleration of the death benefit for up to 25 months. With Extension of Benefits they can last for up to 75 months.
- Fully portable—you own it and take it with you when you leave your employment.
- Spouse and child coverage is available



**EQUITABLE**



LifeTime Benefit Term (LBT) is underwritten by Fidelity Life Association, an IL-based life insurance company and is sold and marketed through Equitable as its distribution partner.

**Fidelity Life Association, A Legal Reserve Life Insurance Company**  
1350 E Touhy Ave., Suite 205W, Des Plaines, IL 60018  
FidelityLife.com | Rated **A- (Excellent)** by A.M. Best<sup>1</sup>

Fidelity Life Association is headquartered in Des Plaines, IL and licensed in all states and the District of Columbia, except for WY and NY. LifeTime Benefit Term (Policy Form WP300, Certificate Form WC300) and some Optional Benefits are not available in all states. All applications are subject to underwriting approval. Benefits received for Long Term Care will reduce, by a like amount, the amount available for a death benefit or other accelerated benefits. Our NAIC number is 63290.

<sup>1</sup> For latest rating access [www.ambest.com](http://www.ambest.com)

**For Employees of**

**Company Name and /or LOGO**

**Working with you, *for life***<sup>®</sup>

## Guaranteed Premiums

Life insurance premiums will not increase and are guaranteed to age 100. After that, no additional premium is due and the coverage can continue through age 120.

## Guaranteed Benefits

The death benefit is guaranteed 100% when it is needed most. While the policy is in force, the death benefit is 100% guaranteed for the longer of 25 years or age 70.

After age 70, the death benefit is guaranteed to never be less than 50% of the original death benefit. Based on current interest rates and mortality assumptions, the original death benefit is designed to last a lifetime.

## Accelerated Death Benefit for Long Term Care (LTC)<sup>2,3</sup>

If you are unable to perform two of six Activities of Daily Living and require nursing home, home health care, assisted living, or adult day care services, you will receive 4% of your death benefit each month for up to 25 months. Insurance premiums are waived during the time this benefit is being paid. (Form #W3006)

## Extension of Benefits<sup>2,3</sup>

After the original death benefit is fully dispersed and more LTC care is needed, benefits can be extended for up to 50 months. (Form #W3008)

## Paid-up Benefits

Provides paid-up death benefit values after only five years, if you decide to stop paying premiums at some point in the future, you are guaranteed paid-up coverage of a reduced amount.

## Terminal Illness Benefit<sup>2,3</sup>

You can receive up to 50% of the death benefit (not to exceed \$100,000) if you are diagnosed as terminally ill, with the remaining death benefit being paid to your beneficiary. (Form #W3D03)

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company..

# LifeTime Benefit Term at Work for You

## Death Benefit Only

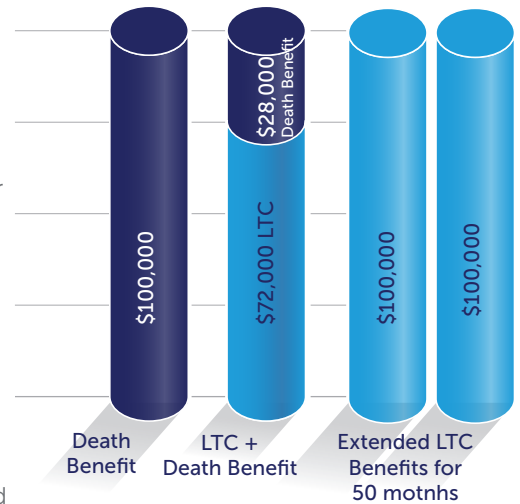
As you age, you do not need LTC, upon your death your beneficiaries receive the full death benefit.

## LTC & Death Benefit

As you age, you need LTC services and for 18 months you access a portion of your death benefit (4% of {\$100,000 - \$4,000 x 18 months=\$72,000}). This would leave your family with \$28,000 in death benefits.

## Extension of Benefits

After your original death benefit has been dispersed for LTC services, you can extend the benefits for up to 50 months.



## Optional Benefits Riders

- **Dependent Child<sup>2</sup>**—Covers your dependent children for up to \$25,000. (Form #W3022)
- **Accidental Death Benefit<sup>2</sup>**—Pays up to double the death benefit to your beneficiary if death results from accident. (Form #W3000)
- **Waiver of Premium<sup>2</sup>**—Waives your premium payments if you become totally disabled. (Form #W3001)
- **Payor Waiver of Premium<sup>2</sup>**—Waives the premium of your spouse, if you, the payor become totally disabled. (Form #W3010)

## Policy Exclusions

If the Insured commits suicide, while sane or insane, within two years (one year in some states) from the Date of Issue, and while this Coverage is in force, We will pay in one sum to the Beneficiary, the amount of premiums paid for this Coverage.

## Long Term Care Exclusions

We will not pay Rider benefits for care that is received or loss incurred as a result of: 1) an intentionally self-inflicted injury, or attempted suicide; or 2) war or any act of war, declared or undeclared, or service in the armed forces of any country; or 3) treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician, or except while under treatment for an injury or sickness; or 4) the Insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the Insured's involvement in an illegal activity.

We will not pay Rider benefits if the Confinement, Home Health Care service, or Adult Day Care service: 1) is received outside the United States and its territories; or 2) is provided by ineligible providers; or 3) is rendered by members of the Certificate Holder's or the Insured's Immediate Family 4) are fully or partially reimbursed by a state or federal worker's compensation plan, Medicare, any other health insurance or other insurance plan, or any other governmental program, except Medicaid 5) would not be charged for in the absence of insurance.

2 See contract for a complete definition of benefit eligibility. These optional benefits are available at additional costs. Long Term Care premiums are not guaranteed. LTC premiums may be adjusted based upon the experience of the group or other group characteristics that they affect results. Premiums cannot be increased solely because of an independent claim..

3 Any accelerated death benefit received for either Long Term Care or Terminal Illness will reduce by a like amount the total benefit amount available for any additional accelerated benefits. The maximum death benefit you may apply for with long term care benefits is \$100,000. The accelerated death benefit for a terminal illness is provided at no additional premium. A deduction is made from the remaining death benefit payable to the beneficiary equal to a small administrative fee plus lien interest on the death benefit paid in advance.