

# LifeTime Benefit Term

Valuable insurance protection that lasts a lifetime



## Helping you protect your most important asset!

**LifeTime Benefit Term is term insurance for a lifetime**

Life insurance provides your family with money after your death. This money will help your family meet continuing financial needs that would have been provided by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

In addition to providing a life insurance death benefit, LifeTime Benefit Term gives you the option to receive an accelerated payment of your life insurance coverage to help cover the costs associated with nursing home, assisted living, and even in-home care. LifeTime Benefit Term is a great way to protect your most important asset and help provide the peace-of-mind your family deserves.



Fidelity Life Association,  
A Legal Reserve Life Insurance Company  
Rated A- (Excellent) by A.M. Best  
[www.FidelityLife.com](http://www.FidelityLife.com)

#### Marketed by

Taylor & Sons Insurance and  
Financial Services

#### Phone

985-345-5064 or 877-365-2341

#### E-mail address

[customerservice@tandsbenefits.com](mailto:customerservice@tandsbenefits.com)

Fidelity Life Association is headquartered in Chicago, IL and licensed in all states and the District of Columbia, except for WY and NY. LifeTime Benefit Term (LBT Policy Number = WP300, LBT Certificate Number = WC300). A two-year suicide exclusion and contestability apply. All applications are subject to underwriting approval. Our NAIC number is 63290.

Protect yourself, your family and your future

# LifeTime Benefit Term insurance

## Valuable life insurance protection through age 120

- LifeTime Benefit Term life insurance up to \$150,000 for eligible employees (must be actively at work).
- Base life and all riders except long term care riders insurance premiums are guaranteed never to increase through age 100.
- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Provides paid-up death benefit values after only five years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Flexible options to:
  - Continue your coverage at the same premium; or
  - Elect paid-up insurance coverage of a reduced amount after 5 years with no further premium payments—Guaranteed!
- Fully portable - you own it and can take it with you when you leave your employment.
- Spouse and child coverage is available for additional premiums.
- **Accelerated Death Benefit for Terminal Illness<sup>†\*</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.

## Accelerated Death Benefit for Long Term Care (LTC)<sup>†\*</sup>

- If you are certified by a physician as being both chronically ill and confined to a 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. Benefits would begin after a 90 day elimination period has been satisfied.

## Extension of Long Term Care Benefits (EOB)<sup>†</sup>

- Extends the monthly Long Term Care benefit for up to an additional 50 months, after 100% of the base death benefit has been used for long term care.
- Insurance premiums are waived during the time this benefit is being paid.

## Optional Benefit Riders

**Dependent Child<sup>†</sup>**—Covers your dependent children for up to \$25,000.

**Accidental Death Benefit<sup>†</sup>**—Pays up to double the death benefit to your beneficiary if death results from accident.

**Waiver of Premium<sup>†</sup>**—Waives your premium payments if you become totally disabled.

**Payor Waiver of Premium<sup>†</sup>**—Waives the premium of your spouse, if you, the payor becomes totally disabled.

**Level Term<sup>†</sup>**—Provides additional insurance for your spouse to maximize your premium dollar.

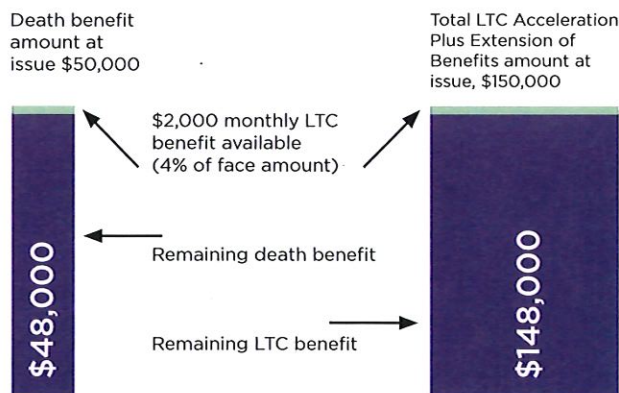
<sup>†</sup> See contract for a complete definition of benefit eligibility. These optional benefits are available at additional costs. Long Term Care and Extension of Long Term Care Benefits premiums can increase to a guaranteed maximum. Premium increases can occur only if all contracts in a state where this benefit is issued are increased. Premiums cannot be increased solely because of an independent claim.

\* Any accelerated death benefit received for Long Term Care or Terminal Illness will reduce by a like amount the total benefit amount available for a death benefit or any additional accelerated benefits. The maximum death benefit you may apply for with long term care benefits is \$150,000. 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.

## Example of How LifeTime Benefit Term with Long Term Care works<sup>†</sup>

Benefits One Month After Long Term Care Benefits Have Started to be Paid

- A 35-year-old non-smoker can purchase \$50,000 of coverage including the Accelerated Death Benefit for Long Term Care and Terminal Illness with Extension of Benefits.
- Long Term Care benefit of \$2,000 (4% of \$50,000) per month would be available for up to 75 months.
- Long Term Care benefit reduces the death benefit by an equal amount.



Depending on your needs

- 100% of the death benefit amount can be paid to your beneficiary if no LTC benefits are used, or
- 100% of the Long Term Care benefit amount can be paid to you, if care is needed, or
- Any remaining death benefit less any Long Term Care benefits received will be paid to your beneficiary.

The monthly LTC payment equals 4% of the initial death benefit. The maximum LTC payments equal three times the current death benefit. The current death benefit at time of LTC payment may differ from the original death benefit.

<sup>†</sup>This is only an example. Do not send money to the insurer in response to this advertisement; one needs to complete an application to obtain coverage. Benefit, exclusions and limitation may apply to the coverage.